



Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
01/03/24

Account
Number:

Account Summary

Beginning balance	\$1,095.31	Number of days in billing cycle	31
Payments and credits	1,095.31	Credit limit	7,500.00
Purchase and adjustments less refunds	3,771.42	Available credit	3,728.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	01/28/24
Balance 01/03/24	\$3,771.42	NEW MINIMUM PAYMENT DUE	188.00

Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849

SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			SPARTANBURG DISTRICT FOUR	
12/07	12/07	2444500ANBLL4XBP	SAMS CLUB #8142 SPARTANBURG SC	160.62
12/08	12/08	7411870AR0164ZZL7	PAYMENT - THANK YOU RALEIGH NC	1,095.31-
12/12	12/12	2413746AV0140NGT5	TRACTOR SUPPLY #2501 WOODRUFF SC	70.60
12/13	12/13	2416407AV20NAGYL9	FEDEX OFFIC30900030957 SPARTANBURG SC	55.06
12/13	12/13	2469216AV362BJS3Q	UNITY SCHOOL BUS PARTS 800-937-3906 MI	223.85
12/14	12/14	2469216AW2YDKL2AF	FOOD LION #2680 WOODRUFF SC	20.84
12/19	12/19	2443106B22MB9QFFR	OLIVE GARDEN 0021710 SPARTANBURG SC	1,243.58
12/20	12/20	2444500B28PRAM1H7	PY *FORD OF SPARTANBURG SPARTANBURG SC	1,996.87

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.117	13.40	0.00	0.00
Cash Advances	2.270	27.24	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$0.00
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$0.00
ANNUAL PERCENTAGE RATE: 0.000%

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
188.00	0.00	01/28/24	3,771.42	

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.
----	---

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT AS OF THE DATE OF RECEIPT, WE MUST RECEIVE THIS PORTION OF THIS STATEMENT AND YOUR CHECK OR MONEY ORDER BY 5:00PM. USE ENCLOSED ENVELOPE AND MAKE PAYMENT TO

PLEASE DETACH AND ENCLOSE THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001

SPARTANBURG D FOUR
SPARTANBURG CTY SCH DIST 4
118 MCEDCO RD
WOODRUFF SC 29388-9693



LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at the address shown on the front of this statement following "Send Inquiries to:", or call us at the telephone number shown on the front of this statement. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

HOW TO AVOID PAYING INTEREST ON PURCHASES AND BALANCE TRANSFERS

Your due date will be at least 21 days after your billing statement is mailed or delivered to you. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.

CALCULATION OF AVERAGE DAILY BALANCE(S)

We use the average daily balance method (including current transactions) for calculating an average daily balance for your (i) purchase balance (including transferred balances) and (ii) cash advance balance. To get the average daily balance of your purchases balance (including balance transfers) and your cash advance balance, we take the beginning balance of your Account each day, add any new purchases, cash advances and balance transfer amounts, as applicable, add any unpaid charges (including Finance Charges), fees and other debits, and subtract any applicable portions of payments and credits. This gives the daily balance. Then we add up all the daily balances for the Billing Cycle and divide by the number of days in the Billing Cycle to get the average daily balance.

CALCULATION OF YOUR INTEREST CHARGE

Your Interest Charge for the period is based on the applicable APR associated with each balance. We calculate Interest Charges separately for your purchase balance (including balance transfers) and your cash advance balance under each applicable APR. Your variable APR can go up or down monthly as the index for the rate goes up or down. We list each Interest Charge (including the Purchase Finance Charge and the Cash Finance Charge) separately on your Statement. We compute each Interest Charge by: (1) Taking each applicable APR and calculating the corresponding monthly periodic rate (the applicable APR divided by 12), and (2) multiplying the average daily balance for each balance by the applicable monthly periodic rate adding together all the products to obtain your Total Interest for the period.



Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
01/03/24

Account
Number:

Account Summary

Beginning balance	\$4,443.24	Number of days in billing cycle	31
Payments and credits	4,443.24	Credit limit	7,500.00
Purchase and adjustments less refunds	1,143.60	Available credit	6,222.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	01/28/24
Balance 01/03/24	\$1,143.60	NEW MINIMUM PAYMENT DUE	57.00

Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849
SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			SPARTANBURG DISTRICT FOUR	
12/01	12/04	2469216AJ2YSH96SH	MARRIOTT CHR LSTN RIVER CHARLESTON SC	334.96
12/02	12/04	2469216AJ2YSH96ST	MARRIOTT CHR LSTN RIVER CHARLESTON SC	334.96
12/04	12/04	2413746AKEJ87GL9W	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	81.97
12/06	12/06	2401514AMB4M26AZ	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/06	12/06	2401514AMB4M26D8	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/06	12/06	2401514AMB4M2604	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/06	12/06	2401514AMB4M266A	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/06	12/06	2401514AMB4M268Q	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/06	12/06	2401514AM2MD99SBT	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/06	12/06	2401514AM2MD99S38	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/06	12/06	2401514AM2MD99S87	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/06	12/06	2401514AM2MD99TGR	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/06	12/06	2401514AM2MD99TXA	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/06	12/06	2413746AM012FNQ2N	USPS PO 4598000388 WOODRUFF SC	17.12
12/07	12/07	2413746AN013LPP1P	USPS PO 4598000388 WOODRUFF SC	5.01
12/08	12/08	2401514APBM4NZ7DH	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/08	12/08	2401514AP2MDB6YBG	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/08	12/08	7411870AR0164ZZMR	PAYMENT - THANK YOU RALEIGH NC	4,443.24-
12/18	12/18	2401514B1BM4NZ0MY	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/18	12/18	2401514B1BM4NZ0TV	SLED BACKGROUND CHECK EGOV.COM SC	25.00

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
57.00	0.00	01/28/24	1,143.60	

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.
----	---

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT AS OF THE DATE OF RECEIPT, WE MUST RECEIVE THIS PORTION OF THIS STATEMENT AND YOUR CHECK OR MONEY ORDER BY 5:00PM. USE ENCLOSED ENVELOPE AND MAKE PAYMENT TO

FIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001



SPARTANBURG D FOUR
SPARTANBURG CTY SCH DIST 4
118 MCEDCO RD
WOODRUFF SC 29388-9693



PO Box 2360
Omaha NE 68103-2360

Account
Number:

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
12/18	12/18	2401514B12MDB6ENE	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/18	12/18	2401514B12MDB6EQL	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/20	12/20	2401514B3BM4RW8GK	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/20	12/20	2401514B3BM4RW82P	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/20	12/20	2401514B3BM4RW862	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/20	12/20	2401514B32MDD3WZ3	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/20	12/20	2401514B32MDD3XTY	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/20	12/20	2401514B32MDD3X5H	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/20	12/20	2449215B2LY5BSL0E	THEPOSTANDCOONLINE 843-853-7678 SC	12.99
12/30	12/30	7455200QJ8T623RSV	AVON payment Johannesburg ZA	68.54
12/30	12/30	7455200QJ8T623RSV	FOREIGN CURRENCY FEE	2.05
		- 12/30	ZA RAND	
		- 12/30	1250.00 X 0.05647200	

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.117	13.40	0.00	0.00
Cash Advances	2.270	27.24	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$0.00
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$0.00
ANNUAL PERCENTAGE RATE: 0.000%

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at the address shown on the front of this statement following "Send Inquiries to:", or call us at the telephone number shown on the front of this statement. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

HOW TO AVOID PAYING INTEREST ON PURCHASES AND BALANCE TRANSFERS

Your due date will be at least 21 days after your billing statement is mailed or delivered to you. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.

CALCULATION OF AVERAGE DAILY BALANCE(S)

We use the average daily balance method (including current transactions) for calculating an average daily balance for your (i) purchase balance (including transferred balances) and (ii) cash advance balance. To get the average daily balance of your purchases balance (including balance transfers) and your cash advance balance, we take the beginning balance of your Account each day, add any new purchases, cash advances and balance transfer amounts, as applicable, add any unpaid charges (including Finance Charges), fees and other debits, and subtract any applicable portions of payments and credits. This gives the daily balance. Then we add up all the daily balances for the Billing Cycle and divide by the number of days in the Billing Cycle to get the average daily balance.

CALCULATION OF YOUR INTEREST CHARGE

Your Interest Charge for the period is based on the applicable APR associated with each balance. We calculate Interest Charges separately for your purchase balance (including balance transfers) and your cash advance balance under each applicable APR. Your variable APR can go up or down monthly as the index for the rate goes up or down. We list each Interest Charge (including the Purchase Finance Charge and the Cash Finance Charge) separately on your Statement. We compute each Interest Charge by: (1) Taking each applicable APR and calculating the corresponding monthly periodic rate (the applicable APR divided by 12), and (2) multiplying the average daily balance for each balance by the applicable monthly periodic rate adding together all the products to obtain your Total Interest for the period.