SouthState

February 2024 Statement
Open Date: 01/25/2024 Closing Date: 02/23/2024

Account:

Visa® Community Card

Elan Financial Services 1-866-552-8855

ORANGEBURG COUNTY SCH

New Balance	**$21,284.04**
Minimum Payment Due	**$21,284.04**
Payment Due Date	**03/22/2024**

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	+	$11,919.39
Payments	-	$11,919.39CR
Other Credits	-	$1,426.98CR
Purchases	+	$22,659.35
Balance Transfers		$0.00
Advances		$0.00
Other Debits	+	$50.00
Fees Charged	+	$1.67
Interest Charged		$0.00
New Balance	=	**$21,284.04**
Past Due		**$0.00**
Minimum Payment Due		**$21,284.04**
Credit Line		$55,000.00
Available Credit		$33,715.96
Days in Billing Period		30

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

SouthState

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

. to pay by phone
. to change your address

Account Number	
Payment Due Date	3/22/2024
New Balance	$21,284.04
Minimum Payment Due	$21,284.04

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: 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.

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.

PAY TAXES WITH YOUR CARD. It's a fast, easy and secure way to pay your federal and state taxes. FAST - Pay instantly online. Easy - Your payment is processed right away and confirmed with an electronic receipt. SECURE - No worries about your payment getting lost or stolen in the mail. Learn more at officialpayments.com.

Transactions HOLIDAY,ERNEST Credit Limit $10000

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/25	01/24	6324	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
01/25	01/24	6399	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
01/25	01/24	6662	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
01/25	01/24	6985	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
01/25	01/24	3072	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
01/25	01/24	0600	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
01/25	01/24	0956	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
01/25	01/24	1798	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
01/25	01/24	2887	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
01/25	01/24	0202	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
01/26	01/25	7063	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
01/26	01/25	7188	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
01/26	01/25	8724	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
01/26	01/25	8971	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
01/29	01/26	0730	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
01/29	01/26	0748	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
01/29	01/26	0755	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
01/31	01/31	3026	FACEBK 99NHLXFGC2 650-5434800 CA	$175.00	
01/31	01/29	6385	GROUCHO'S OF ORANGEBUR 803-5340005 SC	$60.21	
02/05	02/02	5358	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/05	02/02	0441	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/05	02/03	4020	Dicks Sporting Goods Summerville SC	$38.15	
02/07	02/06	7654	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/07	02/06	8506	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/09	02/07	5320	SAMSCLUB.COM 888-746-7726 AR	$460.63	
02/12	02/10	0832	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/12	02/10	0857	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/12	02/10	0865	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	

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Transactions HOLIDAY ERNEST Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
02/12	02/10	0899	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/12	02/10	0907	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/12	02/10	0931	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/12	02/10	0949	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/12	02/10	0956	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/12	02/10	0972	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/12	02/10	0998	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/12	02/10	1061	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/12	02/10	1236	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/12	02/10	2161	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/12	02/10	2294	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/12	02/10	2328	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/12	02/10	2542	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/12	02/10	2633	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/12	02/10	2963	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/12	02/10	2989	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/12	02/10	3078	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/12	02/10	3193	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/12	02/10	3359	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/12	02/10	3664	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/12	02/10	4670	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/14	02/13	5603	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/14	02/13	4541	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/16	02/15	4032	FACEBK YTE2TXTGC2 650-5434800 CA	$36.90	
02/21	02/20	4764	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/21	02/20	5084	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/21	02/20	5316	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/21	02/20	5522	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/21	02/20	5613	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/21	02/20	7271	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/21	02/20	8154	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/21	02/20	8899	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/21	02/20	9624	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/21	02/20	9905	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/22	02/21	0541	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
02/23	02/22	7608	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/23	02/22	2287	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
			Total for Account	**$1,530.89**	

Continued on Next Page

Transactions CALLOWAY,LIANA N Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
01/25		0241	REV PROV CR RSI EAST DEBIT ADJUSTMENT	$50.00	
01/31	01/29	0037	AMERICAN INN OF ORANGE ORANGEBURG SC	$335.00	
02/02	02/01	4650	SPARTANBURG MARRIOTT 864-5961211 SC	$292.11	
02/02	02/01	4668	SPARTANBURG MARRIOTT 864-5961211 SC	$438.16	
02/02	02/01	4676	SPARTANBURG MARRIOTT 864-5961211 SC	$292.11	
02/02	02/01	4684	SPARTANBURG MARRIOTT 864-5961211 SC	$146.05	
02/02	02/01	4692	SPARTANBURG MARRIOTT 864-5961211 SC	$465.73	
02/05	02/01	8453	ABM 34 ST PHILLIP ST G CHARLESTON SC	$16.00	
02/05	02/02	0044	AMERICAN INN OF ORANGE ORANGEBURG SC	$195.00	
02/05	02/02	6420	HAMPTON INN CHARLESTON 843-7234000 SC	$459.15	
02/06	02/05	0038	ORANGEBURG INN & GARDE ORANGEBURG SC	$300.00	
02/07	02/05	0052	AMERICAN INN OF ORANGE ORANGEBURG SC	$350.00	
02/08	02/07	6073	EB 2024 SOUTH CAROLIN 801-413-7200 CA	$188.35	
02/13	02/12	0014	ORANGEBURG INN & GARDE ORANGEBURG SC	$300.00	
02/14	02/12	0061	DAYS INNS/DAYSTOP ORANGEBURG SC	$606.10	
02/20	02/15	5983	RODEWAY INNS SANTEE SC	$350.00	
02/20	02/16	9456	EB 2024 SOUTH CAROLIN 801-413-7200 CA	$3,756.06	
02/20	02/16	2345	EB 2024 SOUTH CAROLIN 801-413-7200 CA	$1,130.10	
02/20	02/17	8402	DAYS INNS/DAYSTOP 803-5340500 SC	$524.70	
02/21	02/19	8890	DAYS INNS/DAYSTOP 803-5340500 SC	$81.40	
02/23	02/22	0591	ORANGEBURG CASH AND CA 803-5362298 SC	$429.22	
			Total for Account	**$10,705.24**	

Transactions SANDERS,GAIL Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
02/02	02/01	9837	SAMS CLUB #6571 FLORENCE SC	$382.73	
			Total for Account	**$382.73**	

Transactions WASHINGTON,JESSE Credit Limit $12000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
02/20	02/15	1403	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	$222.88CR	
02/23	02/22	3877	NAPA ONLINE NORCROSS GA	$812.13CR	

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Transactions WASHINGTON,JESSE Credit Limit $12000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			MERCHANDISE/SERVICE RETURN		
			Purchases and Other Debits		
01/26	01/25	5085	THE UPS STORE 2735 803-8373171 SC	$50.05	
01/31	01/29	0167	HILTON MYRTLE BEACH RE 843-4495000 SC	$222.88	
01/31	01/29	0258	HILTON MYRTLE BEACH RE 843-4495000 SC	$312.48	
01/31	01/29	0266	HILTON MYRTLE BEACH RE 843-4495000 SC	$312.48	
01/31	01/29	0597	HILTON MYRTLE BEACH RE 843-4495000 SC	$312.48	
01/31	01/29	0605	HILTON MYRTLE BEACH RE 843-4495000 SC	$312.48	
02/02	01/31	5866	A4LE 480-3910840 AZ	$225.00	
02/05	02/01	2024	A4LE 480-3910840 AZ	$225.00	
			Total for Account	**$937.84**	

Transactions LANG,TINA M Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
02/13	01/12	0172	CHARLESTON AIRPORT EMB 843-7471882 SC MERCHANDISE/SERVICE RETURN	$66.05CR	
			Purchases and Other Debits		
01/25	01/24	1806	WM SUPERCENTER #616 ORANGEBURG SC	$108.88	
01/25	01/24	7207	ORANGEBURG CASH AND CA 803-5362298 SC	$70.00	
01/25	01/23	6625	CHICK-FIL-A #02843 ORANGEBURG SC	$230.85	
02/01	01/31	2862	HILTON ANATOLE DALLAS 214-7481200 TX	$300.00	
02/01	01/31	2961	HILTON ANATOLE DALLAS 214-7481200 TX	$300.00	
02/14	02/13	1661	FOOD LION #2857 ORANGEBURG SC	$7.58	
			Total for Account	**$951.26**	

Transactions TAYLOR,ERICA Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
01/31	01/30	9774	FOOD LION #2857 ORANGEBURG SC	$213.27	
02/05	02/04	3835	AMZN Mktp US*R24ZD1PF1 Amzn.com/bill WA	$137.11	
02/05	02/04	2013	AMZN Mktp US*R29E592A2 Amzn.com/bill WA	$13.90	
02/06	02/05	1048	FSP*NAT SCHOOL PUBLIC 301-519-0496 MD	$55.00	
02/08	02/07	7415	DNH*GODADDY.COM https://www.g AZ	$70.85	
02/08	02/06	8823	GROVE PARK HOUSE OF PI ORANGEBURG SC	$420.54	
02/09	02/08	1379	AMZN Mktp US*RB0LW07C0 Amzn.com/bill WA	$18.18	
02/09	02/07	0252	ENMARKET # 886 ORANGEBURG SC	$6.58	
02/12	02/09	4702	QR-CODE-GENERATOR.COM BIELEFELD DE	$83.88	

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Transactions TAYLOR,ERICA Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
02/12	02/09	5019	LOWES #00907* 866-463-7521 NC	$110.04	
02/12	02/09	4067	ORANGEBURG COUNTY CHAM HTTPSWWW.ORAN SC	$80.00	
02/12	02/10	7077	AMZN MKTP US*RB01Z9381 SEATTLE WA	$254.21	
02/13	02/12	0114	NORTHEAST TROPHIES COLUMBIA SC	$118.80	
02/13	02/12	4799	ACS SOUND AND LIGHTING WEST COLUMBIA SC	$82.65	
			Total for Account	**$1,665.01**	

Transactions FOSTER,SHAWN D Credit Limit $55000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
02/16	02/14	0093	SOUTH CAROLINA ASSOCIA 803-7988380 SC	$325.00	
02/22	02/21	0239	A TOWN WINGS ORANGEBURG SC	$125.87	
			Total for Account	**$450.87**	

Transactions FROST,BERNARD Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
02/15	02/13	1539	EMBASSY SUITES MYRTLE 843-4490006 SC MERCHANDISE/SERVICE RETURN	$326.92CR	
			Purchases and Other Debits		
02/06	02/05	7296	SQ *SCAEOP INC (SOUTH gosq.com SC	$1,140.00	
02/12	02/08	6881	SAMSCLUB.COM 888-746-7726 AR	$909.07	
02/16	02/15	8071	RED ROBIN NO 577 COLUMBIA SC	$135.38	
02/22	02/21	0064	EVENT* PALMETTO STATE 186-63184357 SC	$2,800.00	
			Total for Account	**$4,658.53**	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Payments and Other Credits		
02/20	02/20	7	PAYMENT THANK YOU	$11,919.39CR	
			Fees		
02/12	02/09	4702	FRGN TRANS FEE-QR-CODE-GENERATOR.COM BI	$1.67	
			TOTAL FEES FOR THIS PERIOD	**$1.67**	
			Total for Account	**$11,917.72CR**	

Continued on Next Page

SouthState

2024 Totals Year-to-Date	
Total Fees Charged in 2024	$1.67
Total Interest Charged in 2024	$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	$21,284.04	$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

Elan Financial Services
P.O. Box 790408
St. Louis, MO 63179-0408

Online

myaccountaccess.com

End of Statement