SouthState

December 2023 Statement
Open Date: 11/25/2023 Closing Date: 12/26/2023

Account:

Visa® Community Card

Elan Financial Services
1-866-552-8855

BUS 30 ELN 8 15

ORANGEBURG COUNTY SCH

New Balance	**$12,337.27**
Minimum Payment Due	**$12,337.27**
Payment Due Date	**01/22/2024**

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	+	$23,634.72
Payments	-	$23,634.72CR
Other Credits	-	$292.33CR
Purchases	+	$11,920.56
Balance Transfers		$0.00
Advances		$0.00
Other Debits		$0.00
Fees Charged	+	$709.04
Interest Charged		$0.00
New Balance	=	**$12,337.27**
Past Due		**$0.00**
Minimum Payment Due		**$12,337.27**
Credit Line		$55,000.00
Available Credit		$42,662.73
Days in Billing Period		32

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	1/22/2024
New Balance	$12,337.27
Minimum Payment Due	$12,337.27

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.

SouthState

December 2023 Statement 11/25/2023 - 12/26/2023

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 HOLIDAY,ERNEST Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
11/30	11/29	3703	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/30	11/29	6664	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/30	11/29	7840	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/30	11/29	4465	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
12/01	11/30	3420	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
12/01	11/30	0839	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
12/01	11/30	1142	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
12/01	11/30	1209	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
12/01	11/30	7111	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
12/01	11/30	5899	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
12/01	11/30	6699	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
12/01	11/30	6806	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
12/01	11/30	7307	EZCATERSUBWAY 8004881803 MA	$489.68	
12/05	12/04	4206	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
12/05	12/04	0695	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
12/06	12/05	3591	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
12/06	12/05	1580	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
12/13	12/12	0135	DOLLARTREE ORANGEBURG SC	$74.90	
12/13	12/12	1179	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
12/13	12/12	3906	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
12/13	12/12	4296	WAL-MART #0616 ORANGEBURG SC	$154.87	
12/13	12/12	7095	IN *NORTHEAST TROPHIES 803-7381488 SC	$58.32	
12/15	12/14	5979	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
12/15	12/14	0104	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
12/15	12/14	0179	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
12/15	12/14	0229	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
12/15	12/14	2962	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
12/18	12/15	8065	FACEBK H2RCZW3GC2 650-5434800 CA	$1.36	
12/22	12/20	0821	EMBASSY SUITES MYRTLE 843-4490006 SC	$532.35	
			Total for Account	**$1,595.48**	

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Transactions CALLOWAY,LIANA N Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
12/12	12/03	5389	HILTON HOTELS 504-5610500 LA MERCHANDISE/SERVICE RETURN	$292.33CR	
			Purchases and Other Debits		
11/29	11/29	0890	USC MARKETPLACE THOMPS55@MAIL SC	$299.00	
11/30	11/29	1144	SQ *JEAN" TRANSPORTATI New Orleans LA	$80.00	
12/04	12/03	1220	CHS AIRPORT PARKING NORTH CHARLES SC	$85.00	
12/04	12/03	7472	SQ *DIRECT PATH TRANSP Kenner LA	$60.00	
12/08	12/07	4380	FINAL TOUCH BRIDAL / M ORANGEBURG SC	$45.00	
12/08	12/06	0816	HOLIDAY INN EXPRESS 8037899000 SC	$115.98	
12/11	12/08	0057	ORANGEBURG INN & GARDE ORANGEBURG SC	$300.00	
12/11	12/07	0112	AMERICAN INN OF ORANGE ORANGEBURG SC	$300.00	
12/13	12/12	3961	DOLLARTREE ORANGEBURG SC	$66.88	
12/14	12/13	0541	T J MAXX #1182 ORANGEBURG SC	$21.39	
12/18	12/15	9893	EB 2024 ANNUAL LEADER 801-413-7200 CA	$142.74	
12/18	12/15	0887	EB 2024 ANNUAL LEADER 801-413-7200 CA	$142.74	
12/18	12/15	8601	EB 2024 ANNUAL LEADER 801-413-7200 CA	$142.74	
12/18	12/14	7965	SCABSE 4029357733 SC	$375.00	
12/18	12/14	0182	SCABSE 4029357733 SC	$375.00	
12/18	12/15	0180	EMBASSY SUITES MYRTLE 843-4490006 SC	$483.84	
12/18	12/15	0453	EMBASSY SUITES MYRTLE 843-4490006 SC	$691.14	
12/19	12/18	6984	ORANGEBURG CASH AND CA 803-5362298 SC	$30.31	
12/20	12/19	2929	SOUTH CAROLINA SPEECH 803-7645041 SC	$415.00	
12/20	12/19	2937	SOUTH CAROLINA SPEECH 803-7645041 SC	$315.00	
12/20	12/19	2945	SOUTH CAROLINA SPEECH 803-7645041 SC	$415.00	
			Total for Account	**$4,609.43**	

Transactions SANDERS,GAIL Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
12/18	12/15	2718	YOUNG PLANTATIONS FLORENCE SC	$384.85	
			Total for Account	**$384.85**	

Transactions WASHINGTON,JESSE Credit Limit $12000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
11/30	11/29	1277	NSPMA.COM NSPMA.COM SC	$500.00	

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Transactions WASHINGTON,JESSE Credit Limit $12000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
12/04	12/01	4150	HILTON MYRTLE BEACH RE 843-4495000 SC	$140.00	
12/13	12/12	9947	KRISPY KREME 0041 CAYCE SC	$296.21	
12/13	12/11	0049	SEVEN OAKS PLANT SHOP COLUMBIA SC	$374.39	
12/13	12/12	0437	SEVEN OAKS PLANT SHOP COLUMBIA SC	$112.32	
			Total for Account	**$1,422.92**	

Transactions LANG,TINA M Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
11/29	11/28	0607	FOOD LION #2857 ORANGEBURG SC	$3.50	
11/29	11/28	4420	OLLIES BARGAIN OUTLET ORANGEBURG SC	$32.25	
11/29	11/28	7038	PIGGLY WIGGLY #179 ORANGEBURG SC	$13.11	
11/29	11/28	0372	ROSES #176 ORANGEBURG SC	$3.82	
12/07	12/06	6897	DOLLARTREE ORANGEBURG SC	$13.38	
			Total for Account	**$66.06**	

Transactions TAYLOR,ERICA Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
11/29	11/28	3393	MICHAELS #9490 800-642-4235 TX	$615.57	
11/29	11/28	5200	LOWES #00907* 866-483-7521 NC	$571.12	
11/30	11/29	6437	WALGREENS #7506 800-289-2273 SC	$79.16	
12/01	11/30	2665	DOLLAR TREE ORANGEBURG SC	$28.09	
12/01	11/30	2582	DOLLAR TREE ORANGEBURG SC	$113.69	
12/01	11/30	9870	WAL-MART #0616 ORANGEBURG SC	$21.66	
12/01	11/30	2259	SQ *ALL HAIL CUPCAKES gosq.com SC	$184.08	
12/04	11/28	1123	THE GALLERY COLLECTION 201-6417900 NJ	$344.93	
12/05	12/05	2095	AMZN Mktp US*0N9L31K13 Amzn.com/bill WA	$108.99	
12/14	12/13	2488	SQ *ALL HAIL CUPCAKES gosq.com SC	$552.22	
12/15	12/14	5659	WM SUPERCENTER #616 ORANGEBURG SC	$53.44	
12/20	12/19	0109	Staples Inc staples.com MA	$297.00	
			Total for Account	**$2,969.95**	

Transactions FOSTER,SHAWN D Credit Limit $55000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		

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ORANGEBURG COUNTY SCH **Elan Financial Services** 1-866-552-8855

Transactions FOSTER,SHAWN D Credit Limit $55000

Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
12/11	12/09	2044	SAMS CLUB #8115	AUGUSTA	GA	$279.72	
			Total for Account			**$279.72**	

Transactions FROST,BERNARD Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
			Purchases and Other Debits				
12/04	11/29	4621	AC HOTEL BY MARRIOTT	PHOENIX	AZ	$0.03	
12/13	12/12	0013	SC STATE MUSEUM	COLUMBIA	SC	$99.00	
12/18	12/15	2708	RED ROBIN NO 577	COLUMBIA	SC	$200.79	
			Total for Account			**$299.82**	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Payments and Other Credits		
12/26	12/23	0193	PAYMENT THANK YOU	$23,634.72CR	
			Fees		
12/22	12/22		LATE FEE - PAYMENT DUE ON 12/22	$709.04	
			TOTAL FEES FOR THIS PERIOD	**$709.04**	
			Total for Account	**$22,925.68CR**	

2023 Totals Year-to-Date

Total Fees Charged in 2023	$712.51
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	$12,337.27	$27,163.86		$0.00	0.00%	
**ADVANCES	$0.00	$0.00		$0.00	0.00%	

End of Statement