

**October 2020 Statement**

Open Date: 09/24/2020 Closing Date: 10/23/2020

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**Visa® Community Card**
ORANGEBURG COUNTY SCH

Account:

Cardmember Service
BUS 30 ELN 8**1-866-552-8855**
15

New Balance	\$3,719.61
Minimum Payment Due	\$3,719.61
Payment Due Date	11/22/2020
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.	

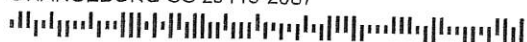
Activity Summary

Previous Balance	+	\$4,239.02
Payments	-	\$4,239.02 ^{CR}
Other Credits		\$0.00
Purchases	+	\$3,719.61
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$3,719.61
Past Due		\$0.00
Minimum Payment Due		\$3,719.61
Credit Line		\$55,000.00
Available Credit		\$51,280.39
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: Cardmember Service*

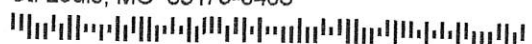
24-Hour Cardmember Service: 1-866-552-8855

- to pay by phone
- to change your address

ORANGEBURG COUNTY SCH
ACCOUNTS PAYABLE
102 FOUNDERS CT
ORANGEBURG SC 29118-2087

Account Number	
Payment Due Date	11/22/2020
New Balance	\$3,719.61
Minimum Payment Due	\$3,719.61

Amount Enclosed \$ _____

Cardmember ServiceP.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:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that 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 electronic 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. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (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). If you are making an internet or telephone payment, please contact Cardmember Service for 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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Cardmember Service

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.

Speed through checkout with the added security and convenience of PayPal. Go to the Mobile App or manage your account online. Link your card to PayPal today.

Transactions	HOLIDAY, ERNEST	Credit Limit \$10000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
09/30	09/29	4967	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
09/30	09/29	5360	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
09/30	09/29	0893	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
09/30	09/29	1644	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/06	10/05	0242	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/06	10/05	0275	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/06	10/05	0341	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/06	10/05	0465	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/06	10/05	0549	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/06	10/05	0614	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/06	10/05	0663	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/06	10/05	0739	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/06	10/05	0788	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/06	10/05	0861	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/06	10/05	0911	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/06	10/05	0937	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/06	10/05	0994	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/06	10/05	1158	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/06	10/05	1208	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/06	10/05	1257	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/06	10/05	9170	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/06	10/05	9311	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/06	10/05	9527	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/06	10/05	9832	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/06	10/05	0061	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/06	10/05	0210	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/06	10/05	0335	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/06	10/05	0491	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/06	10/05	0590	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	

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Transactions		HOLIDAY, ERNEST		Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
10/06	10/05	0731	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/06	10/05	0830	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/06	10/05	0947	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/06	10/05	1085	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/06	10/05	1705	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/06	10/05	1853	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/06	10/05	1994	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/07	10/06	2270	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/07	10/06	5152	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/16	10/15	6578	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/16	10/15	6693	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/16	10/15	6776	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/16	10/15	6958	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/16	10/15	7717	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/16	10/15	7881	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/16	10/15	8178	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/16	10/15	4291	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/16	10/15	4671	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/16	10/15	4675	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/16	10/15	4931	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/16	10/15	5102	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/16	10/15	5557	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/16	10/15	7058	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/16	10/15	7363	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/16	10/15	7918	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/16	10/15	1281	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/16	10/15	1901	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/21	10/20	2744	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/21	10/20	2934	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/21	10/20	3064	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/21	10/20	3106	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/21	10/20	3504	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/21	10/20	3827	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/21	10/20	4015	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
10/21	10/20	4114	SERVICE FEE*SCI-SCGOV EGOV.COM SC	\$1.00	
Total for Account				\$832.00	

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ORANGEBURG COUNTY SCH

Cardmember Service ☎ 1-866-552-8855



Transactions		WASHINGTON, JESSE		Credit Limit \$10000		
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
Purchases and Other Debits						
09/24	09/23	7058	SCSBA ONLINE	803-7996607 SC	\$80.00	
09/24	09/23	0393	HNS*HughesNet.com	866-347-3292 MD	\$91.73	
09/25	09/24	8594	SCSBA ONLINE	803-7996607 SC	\$100.00	
09/25	09/24	8602	SCSBA ONLINE	803-7996607 SC	\$55.00	
09/25	09/24	8610	SCSBA ONLINE	803-7996607 SC	\$100.00	
09/25	09/24	9116	FATZ ORANGEBURG	ORANGEBURG SC	\$261.33	
09/29	09/28	0480	SCSBA ONLINE	803-7996607 SC	\$110.00	
09/29	09/28	0548	SCSBA ONLINE	803-7996607 SC	\$55.00	
09/29	09/28	0119	LEVELUPZAXBYS74115996	855-466-5585 MA	\$198.90	
09/30	09/29	1552	SCSBA ONLINE	803-7996607 SC	\$55.00	
10/01	09/30	2374	THE UPS STORE 2735	ORANGEBURG SC	\$12.06	
10/06	10/05	3017	LEVELUPZAXBYS77248907	855-466-5585 MA	\$220.89	
10/09	10/07	2019	OFFICEMAX/DEPOT 6535	ORANGEBURG SC	\$62.01	
10/16	10/15	0810	SCSBA ONLINE	803-7996607 SC	\$55.00	
10/16	10/15	0482	WALGREENS #7506	ORANGEBURG SC	\$13.45	
10/19	10/18	9892	SCSBA ONLINE	803-7996607 SC	\$125.00	
10/19	10/15	0051	THE GARDEN GATE FLORIS	803-2686695 SC	\$50.83	
10/19	10/16	9836	SCSBA ONLINE	803-7996607 SC	\$625.00	
10/23	10/22	4570	WALMART GROCERY	800-966-6546 AR	\$269.97	
Total for Account					\$2,541.17	

Transactions		CALLOWAY, LIANA N			Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
Purchases and Other Debits						
10/05	10/01	5286	EMBASSY SUITES 843-4490006 SC		\$282.24	
Total for Account					\$282.24	

Transactions		PICCOLINO, MERRY G			Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
Purchases and Other Debits						
10/23	10/21	6323	OFFICEMAX/DEPOT 6535 ORANGEBURG SC		\$64.20	
Total for Account					\$64.20	

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Cardmember Service

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Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
10/20	10/18	0092	PAYMENT THANK YOU	\$4,239.02	CR
Total for Account				\$4,239.02	CR

2020 Totals Year-to-Date

Total Fees Charged in 2020	\$0.00
Total Interest Charged in 2020	\$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	\$3,719.61	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

Contact Us



Voice: 1-866-552-8855
TDD: 1-888-352-6455
Fax: 1-866-807-9053



Questions

Cardmember Service
P.O. Box 6353
Fargo, ND 58125-6353



Mail payment coupon
with a check

Cardmember Service
P.O. Box 790408
St. Louis, MO 63179-0408



Online

myaccountaccess.com

End of Statement

ORANGEBURG COUNTY SCH



Link your credit card
to PayPal today!!!

Experience faster checkouts, added security and convenience.
It's all there for you when you link your card to PayPal.

Link your card in the Mobile App or online today.

Recent updates to your account may impact your eligibility to enroll in PayPal.