SouthState

November 2023 Statement
Open Date: 10/24/2023 Closing Date: 11/24/2023

Account:

Visa® Community Card

Elan Financial Services
1-866-552-8855

BUS 30 ELN 8 15

ORANGEBURG COUNTY SCH

New Balance	**$23,634.72**
Minimum Payment Due	**$23,634.72**
Payment Due Date	**12/22/2023**

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	+	$15,136.91
Payments	-	$15,136.91CR
Other Credits	-	$199.07CR
Purchases	+	$23,833.79
Balance Transfers		$0.00
Advances		$0.00
Other Debits		$0.00
Fees Charged		$0.00
Interest Charged		$0.00
New Balance	=	**$23,634.72**
Past Due		**$0.00**
Minimum Payment Due		**$23,634.72**
Credit Line		$55,000.00
Available Credit		$31,365.28
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	12/22/2023
New Balance	$23,634.72
Minimum Payment Due	$23,634.72

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.

Transactions HOLIDAY ERNEST Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
10/24	10/23	4232	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
10/24	10/23	4281	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
10/24	10/23	0064	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
10/24	10/23	0189	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
10/24	10/23	0221	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
10/24	10/23	0247	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
10/24	10/23	0304	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
10/24	10/23	0353	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
10/24	10/23	0387	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
10/24	10/23	0403	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
10/24	10/23	8673	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
10/24	10/23	9095	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
10/30	10/27	5982	EZCATERSUBWAY 8004881803 MA	$391.75	
11/01	10/31	2881	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/01	10/31	5012	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/02	11/01	0593	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
11/02	11/01	0619	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
11/02	11/01	0635	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
11/03	11/01	8342	SAMSCLUB.COM 888-746-7726 AR	$431.26	
11/07	11/06	5632	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/07	11/06	5830	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/07	11/06	5962	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/07	11/06	6101	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/07	11/06	7299	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/07	11/06	6088	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/07	11/06	6526	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/07	11/06	6831	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/07	11/06	7151	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/07	11/06	9777	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/16	11/15	0047	FACEBK Q72K3VFGC2 650-5434800 CA	$23.64	
11/22	11/21	9054	FACEBK A7L5JVBGC2 650-5434800 CA	$175.00	

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Transactions HOLIDAY,ERNEST Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Total for Account	**$1,317.65**	

Transactions CALLOWAY,LIANA N Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
10/25	10/23	0058	AMERICAN INN OF ORANGE ORANGEBURG SC	$350.00	
10/27	10/26	9028	THE UPS STORE 2735 803-8373171 SC	$17.82	
10/31	10/30	9378	ORANGEBURG CASH AND CA 803-5362298 SC	$354.86	
11/02	11/01	3378	WPY*National Alliance 855-999-3729 NY	$950.00	
11/02	10/31	0110	AMERICAN INN OF ORANGE ORANGEBURG SC	$350.00	
11/08	11/07	3093	SQ *Z-TRIP BRADDOCK PA	$84.55	
11/08	11/07	5714	GOLDEN CORRAL 2599 CHARLESTON SC	$285.00	
11/13	11/10	3043	DOUBLETREE HOTELS PITTSBURGH PA	$671.03	
11/13	11/10	3456	DOUBLETREE HOTELS PITTSBURGH PA	$671.03	
11/13	11/10	7819	RPS COLUMBIA WEST COLUMBIA SC	$40.00	
11/17	11/16	0050	ORANGEBURG INN & GARDE ORANGEBURG SC	$300.00	
11/20	11/17	7825	GOLDEN CORRAL 2599 CHARLESTON SC	$528.54	
11/20	11/16	2037	COUNCIL FOR EXCEPTIONA 703-264-9416 VA	$80.00	
11/20	11/19	0866	FEDEX774100621086 800-4633339 TN	$28.85	
			Total for Account	**$4,711.68**	

Transactions SANDERS,GAIL Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
11/13	11/10	1066	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	$188.37CR	
			Purchases and Other Debits		
11/10	11/08	6602	HILTON MYRTLE BEACH RE 843-4495000 SC	$163.52	
11/10	11/08	6875	HILTON MYRTLE BEACH RE 843-4495000 SC	$188.37	
			Total for Account	**$163.52**	

Transactions WASHINGTON,JESSE Credit Limit $12000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
10/30	10/26	5644	HILTON HOTELS 843-4495000 SC	$140.00	
11/09	11/08	6502	LIGHTSERVE CORPORATION STOW OH	$242.93	

Continued on Next Page

Transactions WASHINGTON,JESSE — Credit Limit $12000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
11/15	11/14	8111	LOWES #00559* ORANGEBURG SC	$714.33	
			Total for Account	**$1,097.26**	

Transactions LANG,TINA M — Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
10/26	10/25	3347	OLLIES BARGAIN OUTLET ORANGEBURG SC	$33.71	
10/26	10/25	5239	WAL-MART #0616 ORANGEBURG SC	$28.48	
11/08	11/07	0313	HOBBY LOBBY ECOMM 405-745-1100 OK	$74.75	
11/13	11/10	5825	HOBBY LOBBY ECOMM 405-745-1100 OK	$64.08	
11/13	11/12	6239	OLLIES BARGAIN OUTLET ORANGEBURG SC	$25.95	
11/14	11/13	1018	WAL-MART #0616 ORANGEBURG SC	$43.10	
11/20	11/17	4030	WALMART.COM 800-966-6546 AR	$90.80	
			Total for Account	**$360.87**	

Transactions TAYLOR,ERICA — Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
11/15	11/14	1572	MIDJOURNEY INC. HTTPSWWW.MIDJ CA MERCHANDISE/SERVICE RETURN	$10.70CR	
			Purchases and Other Debits		
11/02	11/01	8186	WALGREENS #7506 800-289-2273 SC	$126.66	
11/02	10/31	8033	TST* Original House of Orangeburg SC	$188.84	
11/03	11/01	2642	AC HOTELS BY MARRIOTT GREENVILLE SC	$366.12	
11/06	11/01	8700	AC HOTELS BY MARRIOTT GREENVILLE SC	$3.12	
11/06	11/01	8726	AC HOTELS BY MARRIOTT GREENVILLE SC	$3.12	
11/06	11/01	8734	AC HOTELS BY MARRIOTT GREENVILLE SC	$3.12	
11/09	11/08	9637	WM SUPERCENTER #616 ORANGEBURG SC	$60.71	
11/14	11/13	0041	RKO TOTAL GRAPHICS CHARLESTON SC	$2,707.56	
11/14	11/13	1582	MIDJOURNEY INC. HTTPSWWW.MIDJ CA	$10.70	
11/15	11/14	2024	AMZN Mktp US*E687E33B3 Amzn.com/bill WA	$43.36	
11/16	11/15	4537	WM SUPERCENTER #616 ORANGEBURG SC	$29.72	
11/16	11/15	6783	WALGREENS #7506 800-289-2273 SC	$153.22	
11/17	11/16	2430	WALGREENS #7506 800-289-2273 SC	$127.54	
			Total for Account	**$3,813.09**	

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Transactions FOSTER,SHAWN D Credit Limit $55000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
10/24	10/23	0039	HOAGIES ORANGEBURG SC	$60.50	
11/01	10/31	9600	SAMSCLUB #8283 COLUMBIA SC	$5,611.38	
11/03	11/02	0580	SAMS CLUB #6203 COLUMBIA SC	$714.72	
11/09	11/08	3931	AIRBNB HMBBEZBCNX AIRBNB.COM CA	$1,080.44	
11/14	11/13	0018	A TOWN WINGS ORANGEBURG SC	$116.06	
			Total for Account	**$7,583.10**	

Transactions FROST,BERNARD Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
10/30	10/28	6680	HILTON HOTELS 202-8474444 DC	$866.16	
10/30	10/28	6953	HILTON HOTELS 202-8474444 DC	$866.16	
11/06	11/03	2036	THE UPS STORE 2735 803-8373171 SC	$60.53	
11/06	11/03	2143	THE UPS STORE 2735 803-8373171 SC	$108.22	
11/10	11/07	0519	MARRIOTT CHRLSTN RIVER CHARLESTON SC	$681.88	
11/10	11/07	0527	MARRIOTT CHRLSTN RIVER CHARLESTON SC	$681.88	
11/10	11/07	0535	MARRIOTT CHRLSTN RIVER CHARLESTON SC	$681.88	
11/10	11/06	0626	MARRIOTT CHRLSTN RIVER CHARLESTON SC	$640.84	
			Total for Account	**$4,587.55**	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
11/20	11/18	0069	PAYMENT THANK YOU	$15,136.91CR	
			Total for Account	**$15,136.91CR**	

2023 Totals Year-to-Date

Total Fees Charged in 2023	$3.47
Total Interest Charged in 2023	$0.00

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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	$23,634.72	$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

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Online

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End of Statement