

**July 2023 Statement**

Open Date: 06/24/2023 Closing Date: 07/25/2023

**Visa® Community Card**

ORANGEBURG COUNTY SCH

Page 1 of 6

Account:

**Elan Financial
Services**

BUS 30 ELN

5 8

1-866-552-8855

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New Balance	\$19,159.95
Minimum Payment Due	\$19,159.95
Payment Due Date	08/22/2023
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	+	\$12,238.71
Payments	-	\$12,238.71CR
Other Credits	-	\$1,972.63CR
Purchases	+	\$21,132.58
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$19,159.95
Past Due		\$0.00
Minimum Payment Due		\$19,159.95
Credit Line		\$55,000.00
Available Credit		\$35,840.05
Days in Billing Period		32

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: Elan Financial Services



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

to pay by phone
to change your addressORANGEBURG COUNTY SCH
ACCOUNTS PAYABLE
102 FOUNDERS CT
ORANGEBURG SC 29118-2087

Account Number	
Payment Due Date	8/22/2023
New Balance	\$19,159.95
Minimum Payment Due	\$19,159.95

Amount Enclosed \$ _____

Elan Financial ServicesP.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.



July 2023 Statement 06/24/2023 - 07/25/2023

Page 2 of 6

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 GRANT, ROBERT Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
07/12	07/07	3041	DOUBLETREE HOTELS 843-3157100 SC MERCHANDISE/SERVICE RETURN	\$253.00CR	_____
07/18	07/13	2218	DOUBLETREE HOTELS 843-3157100 SC MERCHANDISE/SERVICE RETURN	\$253.00CR	_____
Purchases and Other Debits					
07/03	06/30	1026	SQ *KELVIN'S AUTO AND Orangeburg SC	\$250.00	_____
Total for Account				\$256.00CR	

Transactions HOLIDAY, ERNEST Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
07/05	07/03	4955	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/05	07/03	1189	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/06	07/05	9448	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/06	07/05	9513	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/06	07/05	9885	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/06	07/05	0008	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/06	07/05	0289	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/06	07/05	0644	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/06	07/05	0966	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/06	07/05	1220	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/06	07/05	1832	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/06	07/05	1899	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/06	07/05	1964	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/06	07/05	2046	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/06	07/05	2103	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/06	07/05	2194	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/06	07/05	2269	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/06	07/05	1366	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/06	07/05	1564	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____

Continued on Next Page



July 2023 Statement 06/24/2023 - 07/25/2023
ORANGEBURG COUNTY SCH.

Page 3 of 6
Elan Financial Services (1-866-552-8855

Transactions		HOLIDAY ERNEST			Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
07/06	07/05	2158	SERVICE FEE2*SCI-SCGOV EGOV.COM SC		\$1.00	_____
07/06	07/05	2372	SERVICE FEE2*SCI-SCGOV EGOV.COM SC		\$1.00	_____
07/06	07/05	2802	SERVICE FEE2*SCI-SCGOV EGOV.COM SC		\$1.00	_____
07/06	07/05	3685	SERVICE FEE2*SCI-SCGOV EGOV.COM SC		\$1.00	_____
07/06	07/05	4337	SERVICE FEE2*SCI-SCGOV EGOV.COM SC		\$1.00	_____
07/06	07/05	4824	SERVICE FEE2*SCI-SCGOV EGOV.COM SC		\$1.00	_____
07/06	07/05	6092	SERVICE FEE2*SCI-SCGOV EGOV.COM SC		\$1.00	_____
07/06	07/05	6217	SERVICE FEE2*SCI-SCGOV EGOV.COM SC		\$1.00	_____
07/06	07/05	6340	SERVICE FEE2*SCI-SCGOV EGOV.COM SC		\$1.00	_____
07/06	07/05	6498	SERVICE FEE2*SCI-SCGOV EGOV.COM SC		\$1.00	_____
07/06	07/05	6688	SERVICE FEE2*SCI-SCGOV EGOV.COM SC		\$1.00	_____
07/06	07/05	6845	SERVICE FEE2*SCI-SCGOV EGOV.COM SC		\$1.00	_____
07/06	07/05	6985	SERVICE FEE2*SCI-SCGOV EGOV.COM SC		\$1.00	_____
07/12	07/11	9758	SLED BACKGROUND CHECK EGOV.COM SC		\$25.00	_____
07/12	07/11	0604	SERVICE FEE2*SCI-SCGOV EGOV.COM SC		\$1.00	_____
07/20	07/19	1103	SLED BACKGROUND CHECK EGOV.COM SC		\$25.00	_____
07/20	07/19	1612	SERVICE FEE2*SCI-SCGOV EGOV.COM SC		\$1.00	_____
07/21	07/20	2789	ORANGEBURG CASH AND CA 803-5362298 SC		\$419.39	_____
07/21	07/20	2995	ORANGEBURG CASH AND CA 803-5362298 SC		\$11.18	_____
07/24	07/22	8720	Dicks Sporting Goods Summerville SC		\$381.40	_____
Total for Account					\$1,279.97	

Transactions		CALLOWAY LIANA N			Credit Limit \$11000	
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
Purchases and Other Debits						
07/17	07/15	6705	- ASCA - 703-683-2722 VA		\$459.00	_____
07/20	07/15	5839	AC MARRIOTT ATLANTA DT ATLANTA GA		\$824.88	_____
Total for Account					\$1,283.88	

Transactions		WASHINGTON JESSE			Credit Limit \$12000	
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
Purchases and Other Debits						
07/19	07/18	6253	SOUTH CAROLINA ASSOCIA 803-7988380 SC		\$580.00	_____
07/24	07/21	8206	PUPIL TRANSPORTATION S 315-475-1386 NY		\$1,766.28	_____
Total for Account					\$2,346.28	

Continued on Next Page

July 2023 Statement 06/24/2023 - 07/25/2023

Page 4 of 6

ORANGEBURG COUNTY SCH

Elan Financial Services 1-866-552-8855



Transactions	SIMS ANDRESS	Credit Limit \$20000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
06/27	06/26	2236	SQ *PALMETTO PLANNERS, Columbia SC	\$2,250.00	
06/28	06/27	1667	WM SUPERCENTER #2214 COLUMBIA SC	\$509.20	
06/29	06/28	4726	WAL-MART #0616 ORANGEBURG SC	\$115.04	
Total for Account				\$2,874.24	

Transactions	LANG TINA M	Credit Limit \$10000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
07/24	07/21	9218	HYATT REGENCY GREENVIL 8642351234 SC MERCHANDISE/SERVICE RETURN	\$182.41CR	
07/24	07/21	7989	HYATT REGENCY GREENVIL 8642351234 SC MERCHANDISE/SERVICE RETURN	\$182.41CR	
07/24	07/21	0167	HYATT REGENCY GREENVIL 8642351234 SC MERCHANDISE/SERVICE RETURN	\$182.41CR	
07/24	07/21	2932	HYATT REGENCY GREENVIL 8642351234 SC MERCHANDISE/SERVICE RETURN	\$182.41CR	
07/24	07/21	2840	HYATT REGENCY GREENVIL 8642351234 SC MERCHANDISE/SERVICE RETURN	\$182.41CR	
07/24	07/21	0927	HYATT REGENCY GREENVIL 8642351234 SC MERCHANDISE/SERVICE RETURN	\$182.41CR	
07/24	07/21	4499	HYATT REGENCY GREENVIL 8642351234 SC MERCHANDISE/SERVICE RETURN	\$182.41CR	
07/24	07/21	6494	HYATT REGENCY GREENVIL 8642351234 SC MERCHANDISE/SERVICE RETURN	\$182.41CR	
Total for Account				\$1,459.28CR	

Transactions	TAYLOR ERICA	Credit Limit \$10000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
07/03	07/01	0005	SP FANSIDEA HTTPWWW.FANS NY	\$423.03	
07/05	07/03	0084	WALGREENS.COM PHOTO #1 800-289-2273 IL	\$673.81	
07/06	07/05	3425	Engraving, Awards & Gi 603-5244399 NH	\$1,205.00	
07/07	07/06	0075	RKO TOTAL GRAPHICS CHARLESTON SC	\$356.71	
07/10	07/07	0009	HOBBY LOBBY ECOMM 405-745-1100 OK	\$360.86	
07/11	07/10	0527	Engraving, Awards & Gi 603-5244399 NH	\$16.33	
07/11	07/10	9691	PIGGLY WIGGLY #179 ORANGEBURG SC	\$42.52	
07/18	07/17	5396	SOUTH CAROLINA ASSOCIA 803-7988380 SC	\$885.00	
07/20	07/18	2279	GROVE PARK HOUSE OF PI 803-5347500 SC	\$63.24	

Continued on Next Page



July 2023 Statement 06/24/2023 - 07/25/2023
ORANGEBURG COUNTY SCH

Page 5 of 6
Elan Financial Services 1-866-552-8855

Transactions TAYLOR, ERICA Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
07/20	07/19	1585	FOOD LION #2857 ORANGEBURG SC	\$22.56	_____
07/24	07/22	1960	AMZN MKTP US*FS0E46GP3 AMZN.COM/BILL WA	\$143.22	_____
Total for Account				\$4,192.28	

Transactions FOSTER, SHAWN D Credit Limit \$55000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
07/24	07/21	9923	ZAZZLE INC 8888929953 CA MERCHANDISE/SERVICE RETURN	\$7.35CR	_____
Purchases and Other Debits					
07/06	07/05	4978	ZAZZLE INC 888-892-9953 CA	\$16.21	_____
07/19	07/18	7731	ZAZZLE INC 888-892-9953 CA	\$25.55	_____
07/24	07/20	0124	SOUTH CAROLINA ASSOCIA 803-7988380 SC	\$250.00	_____
07/24	07/21	6885	GROUCHO'S DELI OF ORAN 803-467-7141 SC	\$97.47	_____
Total for Account				\$381.88	

Transactions FROST, BERNARD Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
07/21	07/19	8107	GRAND BOHEMIAN LODGE G GREENVILLE SC	\$623.78	_____
07/21	07/19	8131	GRAND BOHEMIAN LODGE G GREENVILLE SC	\$563.78	_____
07/21	07/19	8172	GRAND BOHEMIAN LODGE G GREENVILLE SC	\$563.78	_____
07/21	07/19	8180	GRAND BOHEMIAN LODGE G GREENVILLE SC	\$563.78	_____
07/21	07/19	8222	GRAND BOHEMIAN LODGE G GREENVILLE SC	\$563.78	_____
07/21	07/19	8248	GRAND BOHEMIAN LODGE G GREENVILLE SC	\$563.78	_____
07/21	07/19	8289	GRAND BOHEMIAN LODGE G GREENVILLE SC	\$563.78	_____
07/21	07/19	8305	GRAND BOHEMIAN LODGE G GREENVILLE SC	\$563.78	_____
07/21	07/19	8313	GRAND BOHEMIAN LODGE G GREENVILLE SC	\$563.78	_____
07/21	07/19	8339	GRAND BOHEMIAN LODGE G GREENVILLE SC	\$563.78	_____
07/21	07/19	8354	GRAND BOHEMIAN LODGE G GREENVILLE SC	\$563.78	_____
07/21	07/19	8362	GRAND BOHEMIAN LODGE G GREENVILLE SC	\$563.78	_____
07/21	07/19	8412	GRAND BOHEMIAN LODGE G GREENVILLE SC	\$563.78	_____
07/21	07/19	8461	GRAND BOHEMIAN LODGE G GREENVILLE SC	\$563.78	_____
07/21	07/19	8503	GRAND BOHEMIAN LODGE G GREENVILLE SC	\$563.78	_____
Total for Account				\$8,516.70	

Continued on Next Page



July 2023 Statement 06/24/2023 - 07/25/2023

ORANGEBURG COUNTY SCH

Page 6 of 6

Elan Financial Services 1-866-552-8855



Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
07/17	07/15	0130	PAYMENT THANK YOU	\$12,238.71CR	
Total for Account				\$12,238.71CR	

2023 Totals Year-to-Date

Total Fees Charged in 2023	\$1.67
Total Interest Charged in 2023	\$0.00

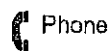
Interest Charge Calculation

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	\$19,159.95	\$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
Elan Financial Services
P.O. Box 6353
Fargo, ND 58125-6353



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with a check
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Online
myaccountaccess.com