

**October 2023 Statement**

Page 1 of 6



Open Date: 09/26/2023 Closing Date: 10/23/2023

Visa® Community Card

Account.

**Elan Financial
Services****1-866-552-8855**

BUS 30 ELN

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ORANGEBURG COUNTY SCH

New Balance	\$15,136.91
Minimum Payment Due	\$15,136.91
Payment Due Date	11/22/2023

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	+	\$20,252.14
Payments	-	\$20,252.14 ^{CR}
Other Credits	-	\$1,388.53 ^{CR}
Purchases	+	\$16,525.44
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance	=	\$15,136.91
Past Due		\$0.00
Minimum Payment Due		\$15,136.91
Credit Line		\$55,000.00
Available Credit		\$39,863.09
Days in Billing Period		28

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 CPN 002009150

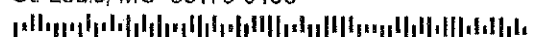


24-Hour Elan Financial Services: 1-866-552-8855

1-866-552-8855
to pay by phone
to change your address

Account Number	
Payment Due Date	11/22/2023
New Balance	\$15,136.91
Minimum Payment Due	\$15,136.91

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.



October 2023 Statement 09/26/2023 - 10/23/2023

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 HOLIDAY, ERNEST **Credit Limit \$10000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
10/02	09/30	0678	HYATT REGENCY GREENVIL GREENVILLE SC MERCHANDISE/SERVICE RETURN	\$304.89	CR
Purchases and Other Debits					
09/26	09/26	0744	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	
09/27	09/26	1531	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
09/27	09/26	3598	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
09/28	09/27	2736	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
09/28	09/27	5444	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
09/29	09/28	9268	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
09/29	09/28	9409	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
09/29	09/28	8033	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
09/29	09/28	8256	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
10/02	09/28	0672	HYATT HOTELS GREENVILLE SC	\$259.98	
10/04	10/02	0143	SOUTH CAROLINA ASSOCIA 803-7988380 SC	\$440.00	
10/05	10/04	2831	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/05	10/04	2880	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/05	10/04	5846	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
10/05	10/04	5994	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
10/11	10/10	4254	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/11	10/10	4312	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/11	10/10	4478	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/11	10/10	4585	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/11	10/10	4643	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/11	10/10	4718	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/11	10/10	4825	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/11	10/10	5301	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/11	10/10	5442	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
10/11	10/10	1516	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	
10/11	10/10	1532	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	
10/11	10/10	1540	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	
10/11	10/10	1691	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	

Continued on Next Page



October 2023 Statement 09/26/2023 - 10/23/2023
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
10/11	10/10	1790	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
10/11	10/10	2095	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
10/11	10/10	2319	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
10/11	10/10	2459	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
10/11	10/10	2608	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
10/11	10/10	2848	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
10/11	10/10	4091	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
10/11	10/10	4430	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
10/18	10/17	5263	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
10/18	10/17	5347	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
10/18	10/17	6097	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
10/18	10/17	6576	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
10/18	10/17	0934	SLED CHECK NON PROFIT	EGOV.COM	SC	\$8.00	_____
10/18	10/17	0991	SLED CHECK NON PROFIT	EGOV.COM	SC	\$8.00	_____
10/18	10/17	1007	SLED CHECK NON PROFIT	EGOV.COM	SC	\$8.00	_____
10/18	10/17	2917	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
10/18	10/17	3071	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
10/18	10/17	4616	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
10/18	10/17	6058	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
10/23	10/20	0748	SLED CHECK NON PROFIT	EGOV.COM	SC	\$8.00	_____
Total for Account						\$953.09	

Transactions		CALLOWAY, LIANA N				Credit Limit \$14000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Purchases and Other Debits							
09/27	09/26	6070	SUPER 8 ORANGEBURG NEA 803-5702023 SC			\$71.27	_____
09/27	09/25	6088	SUPER 8 ORANGEBURG NEA 803-5702023 SC			\$427.62	_____
09/28	09/27	5911	ORANGEBURG CASH AND CA 803-5362298 SC			\$260.45	_____
09/29	09/28	7949	SCABSE	4029357733	SC	\$325.00	_____
09/29	09/28	7692	SCABSE	4029357733	SC	\$325.00	_____
09/29	09/28	7321	SCABSE	4029357733	SC	\$325.00	_____
09/29	09/28	5465	SCABSE	4029357733	SC	\$325.00	_____
10/02	09/29	4222	WPY*National Alliance 855-999-3729 NY			\$900.00	_____
10/02	09/29	0769	SCABSE	4029357733	SC	\$325.00	_____
10/02	09/28	3446	SCABSE	4029357733	SC	\$325.00	_____
10/02	09/29	5927	BAYMONT INN AND SUITES 803-6071775 SC			\$417.96	_____
10/05	10/03	1398	SOUTHERN LODGE ORANGEBURG SC			\$375.00	_____
10/06	10/05	4224	ORANGEBURG CASH AND CA 803-5362298 SC			\$256.18	_____

Continued on Next Page



October 2023 Statement 09/26/2023 - 10/23/2023

Page 4 of 6

ORANGEBURG COUNTY SCH

Elan Financial Services (1-866-552-8855



Transactions		CALLOWAY, LIANA N				Credit Limit \$14000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
10/10	10/05	2741	RODEWAY INNS	SANTEE	SC	\$388.50	_____
10/10	10/06	6589	TST* Original House of Orangeburg SC			\$425.57	_____
10/10	10/09	5066	WWW.CASECE* REGYPAVOI WWW.CASECEC.O MO			\$1,110.71	_____
10/11	10/09	9839	HOLIDAY INN EXPRESS 8037899000 SC			\$122.08	_____
10/12	10/11	7370	DAYS INN ORANGEBURG ORANGEBURG SC			\$406.48	_____
10/16	10/15	1585	WM SUPERCENTER #616 ORANGEBURG SC			\$102.83	_____
10/18	10/17	8158	DAYS INN ORANGEBURG ORANGEBURG SC			\$60.23	_____
10/19	10/17	0216	SOUTH CAROLINA ASSOCIA 803-7988380 SC			\$110.00	_____
10/19	10/17	0099	AMERICAN INN OF ORANGE ORANGEBURG SC			\$300.00	_____
10/20	10/18	0072	SOUTH CAROLINA ASSOCIA 803-7988380 SC			\$110.00	_____
10/20	10/18	0080	SOUTH CAROLINA ASSOCIA 803-7988380 SC			\$110.00	_____
Total for Account						\$7,904.88	

Transactions		SANDERS, GAIL				Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Other Credits							
09/28	09/26	2434	HILTON HOTELS 843-4495000 SC MERCHANDISE/SERVICE RETURN			\$180.32CR	_____
09/28	09/26	2442	HILTON HOTELS 843-4495000 SC MERCHANDISE/SERVICE RETURN			\$188.37CR	_____
09/28	09/26	3002	HILTON HOTELS 843-4495000 SC MERCHANDISE/SERVICE RETURN			\$180.32CR	_____
Total for Account						\$549.01CR	

Transactions		WASHINGTON, JESSE				Credit Limit \$12000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Other Credits							
10/04	10/02	1718	KINGSTON RESORT OWNER 843-4490006 SC MERCHANDISE/SERVICE RETURN			\$325.92	CR
Purchases and Other Debits							
10/12	10/10	0074	SOUTH CAROLINA ASSOCIA 803-7988380 SC			\$110.00	
Total for Account						\$215.92	CR

Transactions		LANG, TINA M				Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Other Credits							
10/02	09/29	8099	GRAND HYATT WASHINGTON 8558690846 DC			\$69.57	CR

Continued on Next Page



October 2023 Statement 09/26/2023 - 10/23/2023

Page 5 of 6

ORANGEBURG COUNTY SCH

Elan Financial Services 1-866-552-8855

Transactions	LANG TINA M	Credit Limit \$10000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			MERCHANDISE/SERVICE RETURN		
10/02	09/29	6320	GRAND HYATT WASHINGTON 8558690846 DC	\$69.57CR	_____
			MERCHANDISE/SERVICE RETURN		
10/02	09/29	6734	GRAND HYATT WASHINGTON 8558690846 DC	\$69.57CR	_____
			MERCHANDISE/SERVICE RETURN		
Purchases and Other Debits					
09/29	09/27	0385	SOUTH CAROLINA ASSOCIA 803-7988380 SC	\$110.00	_____
10/02	09/29	3549	FOOD LION #2857 ORANGEBURG SC	\$7.58	_____
10/12	10/11	0655	ROSES #176 ORANGEBURG SC	\$3.43	_____
10/12	10/11	9370	WAL-MART #0616 ORANGEBURG SC	\$64.91	_____
10/12	10/11	7361	WAL-MART #0616 ORANGEBURG SC	\$5.54	_____
10/18	10/16	1707	CHICK-FIL-A #02843 ORANGEBURG SC	\$221.76	_____
			Total for Account	\$204.51	

Transactions	TAYLOR ERICA	Credit Limit \$10000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
10/04	10/03	4796	MICHAELS #9490 800-642-4235 TX	\$350.52	_____
10/06	10/05	4041	FOUNDRY PRESS ORANGEBURG SC	\$10.99	_____
10/10	10/06	0099	NORTHEAST TROPHIES COLUMBIA SC	\$63.18	_____
10/11	10/10	5124	DOLLAR-GENERAL #0679 ORANGEBURG SC	\$7.49	_____
10/11	10/10	3029	MICHAELS #9490 800-642-4235 TX	\$329.32	_____
10/13	10/12	2324	ISSUU 844-477-8800 CA	\$269.64	_____
10/18	10/17	6382	HOUSEOFPIZZAONSIMS 844-794-7329 NC	\$173.53	_____
			Total for Account	\$1,204.67	

Transactions	FROST BERNARD	Credit Limit \$10000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
10/03	10/02	2677	HAMPTON INN AND SUITES 864-6992222 SC	\$137.86	_____
10/03	10/02	2685	HAMPTON INN AND SUITES 864-6992222 SC	\$137.86	_____
10/03	10/02	2826	HAMPTON INN AND SUITES 864-6992222 SC	\$135.42	_____
10/03	10/02	2834	HAMPTON INN AND SUITES 864-6992222 SC	\$137.86	_____
10/03	10/02	2842	HAMPTON INN AND SUITES 864-6992222 SC	\$135.42	_____
10/03	10/02	2859	HAMPTON INN AND SUITES 864-6992222 SC	\$137.86	_____
10/03	10/02	2891	HAMPTON INN AND SUITES 864-6992222 SC	\$137.86	_____
10/03	10/02	2909	HAMPTON INN AND SUITES 864-6992222 SC	\$135.42	_____
10/03	10/02	2966	HAMPTON INN AND SUITES 864-6992222 SC	\$137.86	_____

Continued on Next Page

October 2023 Statement 09/26/2023 - 10/23/2023

Page 6 of 6

ORANGEBURG COUNTY SCH

Elan Financial Services 1-866-552-8855



Transactions FROST BERNARD Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
10/03	10/02	2974	HAMPTON INN AND SUITES 864-6992222 SC	\$137.86	
10/06	10/05	4931	DOUBLE GOOD POPCORN HTTPWWW.DOUB IL	\$2,848.00	
10/11	10/10	0398	IF IT'S PAPER COLUMBA COLUMBIA SC	\$210.47	
10/13	10/11	9165	SAMSClub.COM 888-746-7726 AR	\$534.56	
10/19	10/18	9206	THE UPS STORE 2735 803-8373171 SC	\$488.34	
10/23	10/19	3953	HAMPTON INN AND SUITES 864-6992222 SC	\$182.04	
Total for Account				\$5,634.69	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
10/23	10/20	0008	PAYMENT THANK YOU	\$12,255.24CR	
10/23	10/20	0008	PAYMENT THANK YOU	\$7,996.90CR	
Total for Account				\$20,252.14CR	

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$3.47
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	\$15,136.91	\$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

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



Online

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