SouthState

March 2024 Statement

Open Date: 02/24/2024 Closing Date: 03/26/2024

Account

Visa® Community Card

Elan Financial Services

1-866-552-8855

ORANGEBURG COUNTY SCH

New Balance	**$32,973.76**
Minimum Payment Due	**$32,973.76**
Payment Due Date	**04/22/2024**

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	+	$21,284.04
Payments	-	$21,284.04CR
Other Credits	-	$2,790.88CR
Purchases	+	$35,764.64
Balance Transfers		$0.00
Advances		$0.00
Other Debits		$0.00
Fees Charged		$0.00
Interest Charged		$0.00
New Balance	=	**$32,973.76**
Past Due		**$0.00**
Minimum Payment Due		**$32,973.76**
Credit Line		$55,000.00
Available Credit		$22,026.24
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	4/22/2024
New Balance	$32,973.76
Minimum Payment Due	$32,973.76

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.

PAY TAXES WITH YOUR CARD. It's a fast, easy and secure way to pay your federal and state taxes. FAST - Pay instantly online. Easy - Your payment is processed right away and confirmed with an electronic receipt. SECURE - No worries about your payment getting lost or stolen in the mail. Learn more at officialpayments.com.

Transactions HOLIDAY,ERNEST Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
02/27	02/26	9028	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/27	02/26	9242	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/27	02/26	7179	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/27	02/26	7286	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/27	02/26	1861	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
02/27	02/26	1879	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
02/27	02/26	1903	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
02/27	02/26	3444	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/27	02/26	4038	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/27	02/26	7070	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
02/27	02/26	7344	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/04	03/01	5596	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/04	03/01	6455	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/05	03/04	1557	EB 2024 SOUTH CAROLIN 801-413-7200 CA	$100.00	
03/06	03/05	0747	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/06	03/05	6258	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/07	03/06	8748	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/07	03/06	3228	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/13	03/12	3464	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/13	03/12	5527	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/13	03/12	5626	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/13	03/12	4903	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/13	03/12	2864	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/13	03/12	3136	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/13	03/11	9591	GROUCHO'S OF ORANGEBUR 803-5340005 SC	$58.14	
03/14	03/13	3421	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/14	03/13	5221	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/14	03/12	0236	SOUTH CAROLINA ASSOCIA 803-7988380 SC	$90.00	

Continued on Next Page

Transactions HOLIDAY,ERNEST Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
03/18	03/14	3267	FOOD LION #2857 ORANGEBURG SC	$33.61	
03/18	03/14	3682	SQ *WHIPPED SWEETS & T Orangeburg SC	$62.03	
03/18	03/15	7073	FACEBK CKQNSZ7GC2 650-5434800 CA	$7.01	
03/18	03/15	5070	FACEBK UKNC624GC2 650-5434800 CA	$54.81	
03/21	03/20	3813	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/21	03/20	3904	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/21	03/20	0085	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
03/21	03/20	0101	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
03/21	03/20	0150	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
03/21	03/20	6512	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/21	03/20	7064	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
			Total for Account	**$791.60**	

Transactions CALLOWAY,LIANA N Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
02/26	02/23	8227	EB 2024 SOUTH CAROLIN 8014137200 CA MERCHANDISE/SERVICE RETURN	$268.29CR	
02/26	02/19	9049	DAYS INNS/DAYSTOP 803-5340500 SC MERCHANDISE/SERVICE RETURN	$606.10CR	
			Purchases and Other Debits		
02/26	02/23	1218	FSP*COASTAL LIMOUSINE 843-501-2777 SC	$4,565.60	
02/26	02/23	7294	RODEWAY INNS SANTEE SC	$350.00	
02/26	02/24	9232	COMFORT SUITES ANDERSO ANDERSON SC	$466.20	
02/29	02/28	4737	WPY*APTA South Carolin 855-999-3729 GA	$400.00	
03/04	03/01	0020	SC COUNCIL FOR EXCEPTI clover.com SC	$275.00	
03/04	02/29	0015	PIZZA HUT 013676 ORANGEBURG SC	$65.33	
03/04	03/02	0704	GOLDEN CORRAL 0928 FLORENCE SC	$492.11	
03/08	03/07	2726	NFGFAMILY CONNECTION 888-284-7978 DC	$309.00	
03/08	03/06	0139	AMERICAN INN OF ORANGE ORANGEBURG SC	$330.00	
03/13	03/12	8959	ORANGEBURG CASH AND CA 803-5362298 SC	$275.62	
03/15	03/13	0045	AMERICAN INN OF ORANGE ORANGEBURG SC	$330.00	
03/18	03/14	0288	SOUTH CAROLINA ASSOCIA 803-7988380 SC	$1,950.00	
03/20	03/19	0638	IN *ACCUTRAIN CORPORAT 800-7759674 VA	$702.00	
03/21	03/20	2935	ORANGEBURG CASH AND CA 803-5362298 SC	$119.45	
			Total for Account	**$9,755.92**	

Continued on Next Page

Transactions SANDERS,GAIL Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Purchases and Other Debits							
03/18	03/16	2285	ALOFT COLUMBIA	COLUMBIA	SC	$54.00	
03/18	03/16	5528	ALOFT COLUMBIA	COLUMBIA	SC	$471.24	
03/18	03/16	2319	ALOFT COLUMBIA	COLUMBIA	SC	$9.00	
			Total for Account			**$534.24**	

Transactions WASHINGTON,JESSE Credit Limit $12000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
03/06	03/04	1146	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	$1,585.35CR	
Purchases and Other Debits					
03/06	03/04	1133	HILTON MYRTLE BEACH RE 843-4495000 SC	$1,585.35	
03/12	03/11	3190	WAL-MART #0616 ORANGEBURG SC	$608.46	
03/18	03/15	4373	HILTON MYRTLE BEACH RE 843-4495000 SC	$5.00	
			Total for Account	**$613.46**	

Transactions LANG,TINA M Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
03/05	02/27	9247	HILTON ANATOLE DALLAS 214-7481200 TX MERCHANDISE/SERVICE RETURN	$165.57CR	
03/05	02/27	9304	HILTON ANATOLE DALLAS 214-7481200 TX MERCHANDISE/SERVICE RETURN	$165.57CR	
Purchases and Other Debits					
02/27	02/26	1573	FOOD LION #2857 ORANGEBURG SC	$7.98	
03/07	03/06	7669	OLLIES BARGAIN OUTLET ORANGEBURG SC	$87.98	
03/07	03/06	0574	ROSES #176 ORANGEBURG SC	$10.54	
03/14	02/25	5328	HILTON HOTELS ANATOLE 214-7481200 TX	$7.80	
03/21	03/20	1637	WM SUPERCENTER #616 ORANGEBURG SC	$93.48	
03/25	03/22	0405	WM SUPERCENTER #616 ORANGEBURG SC	$17.72	
03/25	03/22	0579	WM SUPERCENTER #616 ORANGEBURG SC	$4.69	
			Total for Account	**$100.95CR**	

Continued on Next Page

Transactions TAYLOR,ERICA Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
02/26	02/22	3728	PAYPAL *YOUTHEMPOWE YO SAN JOSE SC	$25.00	
02/27	02/26	3190	DNH*GODADDY.COM https://www.g AZ	$599.98	
03/05	03/04	1183	HOUSE OF P* HOUSE OF P HOUSEOFPIZZAO SC	$190.15	
03/07	03/06	4887	AMZN Mktp US*RN3PB9YX0 Amzn.com/bill WA	$115.52	
03/11	03/09	9328	AMZN Mktp US*R69A40EN0 Amzn.com/bill WA	$213.56	
03/11	03/08	0118	NORTHEAST TROPHIES COLUMBIA SC	$329.40	
03/11	03/10	5551	AMZN Mktp US*RN0EI5AG1 Amzn.com/bill WA	$180.31	
03/12	03/11	0126	NORTHEAST TROPHIES COLUMBIA SC	$53.46	
03/15	03/14	9442	AMZN Mktp US*RN4DV0IW1 Amzn.com/bill WA	$550.90	
03/15	03/13	0463	SOUTH CAROLINA ASSOCIA 803-7988380 SC	$555.00	
03/15	03/13	0489	SOUTH CAROLINA ASSOCIA 803-7988380 SC	$555.00	
03/15	03/14	0924	CLAFLIN UNIVERSITY HTTPSWWW.CLAF SC	$125.00	
03/18	03/15	0173	NORTHEAST TROPHIES 803-7381488 SC	$270.00	
03/18	03/14	0023	PIZZA HUT 013676 ORANGEBURG SC	$229.97	
03/19	03/18	6787	MICHAELS #9490 800-642-4235 TX	$820.73	
03/21	03/20	7592	WAL-MART #3724 ORANGEBURG SC	$93.12	
03/21	03/20	3825	DOLLAR-GENERAL #7219 ORANGEBURG SC	$79.90	
03/22	03/21	4028	Engraving, Awards & Gi 603-5244399 NH	$321.52	
03/26	03/25	0933	EDWEEK PREMIUM DIGITAL WWW.EDWEEK.OR AZ	$77.00	
			Total for Account	**$5,385.52**	

Transactions FOSTER,SHAWN D Credit Limit $55000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
03/04	03/01	3261	VACASA 888-261-0092 OR	$953.10	
03/18	03/15	3573	HILTON MYRTLE BEACH RE MYRTLE BEACH SC	$230.34	
			Total for Account	**$1,183.44**	

Transactions FROST,BERNARD Credit Limit $20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
02/26	02/23	6384	NATL AFTERSCHOOL ASSOC WWW.NAAWEB.OR VA	$640.00	
02/26	02/24	2672	COURTYARD BY MARRIOTT HILTON HEAD SC	$646.02	
02/26	02/24	2698	COURTYARD BY MARRIOTT HILTON HEAD SC	$672.66	
02/26	02/24	2730	COURTYARD BY MARRIOTT HILTON HEAD SC	$624.93	

Continued on Next Page

Transactions FROST BERNARD Credit Limit $20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
02/26	02/24	2797	COURTYARD BY MARRIOTT HILTON HEAD SC	$624.93	
02/26	02/24	2805	COURTYARD BY MARRIOTT HILTON HEAD SC	$646.02	
03/04	02/29	2688	CP PERIMETER RAVINIA B 7703957700 GA	$656.34	
03/04	02/29	3818	CP PERIMETER RAVINIA B 7703957700 GA	$656.34	
03/04	03/01	3360	HILTON NEW YORK 212-5867000 NY	$381.03	
03/04	03/01	3378	HILTON NEW YORK 212-5867000 NY	$381.03	
03/04	03/01	5753	HILTON NEW YORK 212-5867000 NY	$381.03	
03/04	03/01	5761	HILTON NEW YORK 212-5867000 NY	$381.03	
03/04	03/01	5779	HILTON NEW YORK 212-5867000 NY	$381.03	
03/04	03/01	7858	HILTON NEW YORK 212-5867000 NY	$381.03	
03/04	03/02	7794	HILTON NEW YORK 212-5867000 NY	$381.03	
03/05	03/04	9144	SCATA HTTPSSCTITLE1 SC	$50.00	
03/05	03/04	1740	SCATA HTTPSSCTITLE1 SC	$50.00	
03/11	03/08	8375	GOLDEN CORRAL 812 COLUMBIA SC	$417.84	
03/18	03/17	2234	EMBASSY TAMPA DT FL CO 813-7698300 FL	$1,038.54	
03/19	03/18	9498	HILTON TAMPA DOWNTOWN 813-2043000 FL	$984.06	
03/19	03/18	9506	HILTON TAMPA DOWNTOWN 813-2043000 FL	$984.06	
03/25	03/21	9964	AC HOTELS BY MARRIOTT WASHINGTON DC	$1,029.64	
03/25	03/24	4818	CARNEGIE FOUNDATION FO 650-566-5100 CA	$255.00	
03/25	03/24	0335	ACE PARKING 0370 SAN DIEGO CA	$32.00	
03/25	03/23	2913	HYATT HOUSE TAMPA DWTN TAMPA FL	$954.81	
03/25	03/23	4733	HYATT REGENCY DENVER C 3034361234 CO	$1,130.13	
03/26	03/25	0234	ACE PARKING 0370 SAN DIEGO CA	$50.00	
			Total for Account	**$14,810.53**	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Payments and Other Credits		
03/21	03/21	7	PAYMENT THANK YOU	$21,284.04CR	
			Total for Account	**$21,284.04CR**	

2024 Totals Year-to-Date

Total Fees Charged in 2024	$1.67
Total Interest Charged in 2024	$0.00

Continued on Next Page

SouthState

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	$32,973.76	$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

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

Online

myaccountaccess.com

End of Statement