SouthState

May 2024 Statement

Open Date: 04/24/2024 Closing Date: 05/23/2024

Account:

Visa® Community Card

Elan Financial Services

1-866-552-8855

ORANGEBURG COUNTY SCH

New Balance	**$21,114.97**
Minimum Payment Due	**$21,114.97**
Payment Due Date	**06/22/2024**

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	+	$23,035.31
Payments	-	$23,035.31CR
Other Credits	-	$640.84CR
Purchases	+	$21,753.83
Balance Transfers		$0.00
Advances		$0.00
Other Debits		$0.00
Fees Charged	+	$1.98
Interest Charged		$0.00
New Balance	**=**	**$21,114.97**
Past Due		**$0.00**
Minimum Payment Due		**$21,114.97**
Credit Line		$55,000.00
Available Credit		$33,885.03
Days in Billing Period		30

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	6/22/2024
New Balance	$21,114.97
Minimum Payment Due	$21,114.97

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.

SouthState

May 2024 Statement 04/24/2024 - 05/23/2024

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		
04/30	04/28	7928	SAMS CLUB #6203 COLUMBIA SC MERCHANDISE/SERVICE RETURN	$53.50CR	
			Purchases and Other Debits		
04/24	04/23	5004	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
04/24	04/23	7649	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
04/24	04/23	8713	CC* SCASA CAREERS HTTPSNAYLOR.C MD	$674.00	
04/25	04/24	6414	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
04/25	04/24	6604	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
04/25	04/24	6687	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
04/25	04/24	4700	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
04/25	04/24	5194	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
04/25	04/24	5475	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
04/30	04/29	7170	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
04/30	04/29	0176	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
04/30	04/29	2429	DOLLARTREE ORANGEBURG SC	$53.50	
05/03	05/02	2291	CC* SCASA CAREERS HTTPSNAYLOR.C MD	$674.00	
05/06	05/03	5772	GROUCHO'S DELI OF ORAN ORANGEBURG SC	$8.71	
05/06	05/03	5723	GROUCHO'S DELI OF ORAN ORANGEBURG SC	$120.70	
05/08	05/07	4824	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/08	05/07	8784	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/09	05/08	4920	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/09	05/08	7504	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/17	05/16	5590	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/17	05/16	5699	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/17	05/16	5780	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/17	05/16	5913	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/17	05/16	1229	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/17	05/16	1484	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/17	05/16	1757	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/17	05/16	2037	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
			Total for Account	**$1,763.41**	

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Transactions CALLOWAY,LIANA N Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
04/25	04/23	3559	SIGNIA ATLANTA CONV 404-2238822 GA	$307.77	
04/30	04/29	0054	ORANGEBURG INN & GARDE ORANGEBURG SC	$300.00	
05/07	05/06	0026	ORANGEBURG INN & GARDE ORANGEBURG SC	$300.00	
05/09	05/07	0626	GROVE PARK HOUSE OF PI 803-5347500 SC	$44.03	
05/09	05/07	0072	AMERICAN INN OF ORANGE ORANGEBURG SC	$350.00	
05/10	05/08	5685	COURTYARD BY MARRIOTT SAVANNAH GA	$704.55	
05/10	05/08	5743	COURTYARD BY MARRIOTT SAVANNAH GA	$754.55	
05/10	05/08	5750	COURTYARD BY MARRIOTT SAVANNAH GA	$704.55	
05/10	05/08	5776	COURTYARD BY MARRIOTT SAVANNAH GA	$779.55	
05/10	05/08	5784	COURTYARD BY MARRIOTT SAVANNAH GA	$704.55	
05/10	05/08	0093	AMERICAN INN OF ORANGE ORANGEBURG SC	$350.00	
05/10	05/08	0119	AMERICAN INN OF ORANGE ORANGEBURG SC	$350.00	
05/15	05/14	0027	ORANGEBURG INN & GARDE ORANGEBURG SC	$300.00	
05/16	05/14	0096	AMERICAN INN OF ORANGE ORANGEBURG SC	$350.00	
05/17	05/15	0069	AMERICAN INN OF ORANGE ORANGEBURG SC	$350.00	
05/22	05/21	0029	ORANGEBURG INN & GARDE ORANGEBURG SC	$300.00	
05/22	05/21	0037	ORANGEBURG INN & GARDE ORANGEBURG SC	$300.00	
05/22	05/21	6437	RODEWAY INNS SANTEE SC	$350.00	
			Total for Account	**$7,599.55**	

Transactions WASHINGTON,JESSE Credit Limit $12000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
05/08	05/07	2578	PLAYGROUND OUTFITTERS 904-8088360 FL	$3,291.73	
05/13	05/04	4612	HAMPTON INNS 315-4371060 NY	$734.53	
05/15	05/14	2618	BASIC COPPER 125-249-1281 NC	$533.10	
05/17	05/17	0767	BRIMAR INDUSTRIES 973-340-7889 NJ	$127.33	
			Total for Account	**$4,686.69**	

Transactions LANG,TINA M Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
04/30	04/29	7216	OLLIES BARGAIN OUTLET ORANGEBURG SC	$68.51	
04/30	04/29	5145	WM SUPERCENTER #616 ORANGEBURG SC	$53.57	
05/02	05/01	5756	WM SUPERCENTER #616 ORANGEBURG SC	$10.72	

Continued on Next Page

Transactions LANG,TINA M Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
05/16	05/15	5305	WM SUPERCENTER #616 ORANGEBURG SC	$104.48	
05/21	05/20	7707	SCABSE 8034141970 SC	$78.00	
05/21	05/20	0384	SCABSE 8034141970 SC	$78.00	
05/21	05/20	7732	SCABSE 8034141970 SC	$78.00	
			Total for Account	**$471.28**	

Transactions TAYLOR,ERICA Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
05/09	05/07	7804	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	$587.34CR	
			Purchases and Other Debits		
04/26	04/25	3126	Engraving, Awards & Gi 603-5244399 NH	$39.00	
05/07	05/06	9872	SAMSCLUB #4872 COLUMBIA SC	$2,012.28	
05/13	05/11	3341	AMZN Mktp US*O22DI1NN3 Amzn.com/bill WA	$40.65	
05/13	05/11	5751	TST* ORIGINAL HOUSE OF 803-531-4000 SC	$174.19	
05/14	05/13	0136	NORTHEAST TROPHIES COLUMBIA SC	$118.80	
05/15	05/14	9774	VENNGAGE.COM TORONTO ON	$99.00	
05/20	05/17	0118	CHICK-FIL-A #02843 ORANGEBURG SC	$96.14	
05/20	05/17	0126	CHICK-FIL-A #02843 ORANGEBURG SC	$15.89	
			Total for Account	**$2,008.61**	

Transactions FROST,BERNARD Credit Limit $20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
05/14	05/13	0444	CITY PASS, INC. 208-787-4300 ID	$4,583.45	
			Total for Account	**$4,583.45**	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Payments and Other Credits		
05/22	05/22	7	PAYMENT THANK YOU	$23,035.31CR	
			Fees		
05/15	05/14	9774	FRGN TRANS FEE-VENNGAGE.COM TO	$1.98	
			TOTAL FEES FOR THIS PERIOD	**$1.98**	
			Total for Account	**$23,033.33CR**	

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2024 Totals Year-to-Date	
Total Fees Charged in 2024	$3.65
Total Interest Charged in 2024	$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	$21,114.97	$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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End of Statement