

**June 2024 Statement**

Open Date: 05/24/2024 Closing Date: 06/25/2024

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**Visa® Community Card**

Account:

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

ORANGEBURG COUNTY SCH

New Balance	\$25,819.84
Minimum Payment Due	\$25,819.84
Payment Due Date	07/22/2024

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	+	\$21,114.97
Payments	-	\$21,114.97 ^{CR}
Other Credits	-	\$4,725.22 ^{CR}
Purchases	+	\$30,545.06
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$25,819.84
Past Due		\$0.00
Minimum Payment Due		\$25,819.84
Credit Line		\$55,000.00
Available Credit		\$29,180.16
Days in Billing Period		33

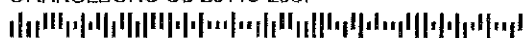
Payment Options:Mail payment coupon
with a checkPay online at
myaccountaccess.comPay by phone
1-866-552-8855*Please detach and send coupon with check payable to: Elan Financial Services*

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

 . to pay by phone
 . to change your address

Account Number	
Payment Due Date	7/22/2024
New Balance	\$25,819.84
Minimum Payment Due	\$25,819.84

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							
05/29	05/28	2349	SMK*SURVEYMONKEY.COM 971-2311154 CA			\$500.76	_____
05/30	05/29	3339	SLED BACKGROUND CHECK EGOV.COM SC			\$25.00	_____
05/30	05/29	3396	SLED BACKGROUND CHECK EGOV.COM SC			\$25.00	_____
05/30	05/29	3586	SLED BACKGROUND CHECK EGOV.COM SC			\$25.00	_____
05/30	05/29	3594	SLED BACKGROUND CHECK EGOV.COM SC			\$25.00	_____
05/30	05/29	3701	SLED BACKGROUND CHECK EGOV.COM SC			\$25.00	_____
05/30	05/29	5782	SERVICE FEE2*SCI-SCGOV EGOV.COM SC			\$1.00	_____
05/30	05/29	6046	SERVICE FEE2*SCI-SCGOV EGOV.COM SC			\$1.00	_____
05/30	05/29	6723	SERVICE FEE2*SCI-SCGOV EGOV.COM SC			\$1.00	_____
05/30	05/29	6855	SERVICE FEE2*SCI-SCGOV EGOV.COM SC			\$1.00	_____
05/30	05/29	7085	SERVICE FEE2*SCI-SCGOV EGOV.COM SC			\$1.00	_____
06/17	06/15	3054	FACEBK *NRMEG58GC2 650-5434800 CA			\$157.17	_____
06/18	06/17	2911	SLED BACKGROUND CHECK EGOV.COM SC			\$25.00	_____
06/18	06/17	3786	SLED BACKGROUND CHECK EGOV.COM SC			\$25.00	_____
06/18	06/17	8004	SERVICE FEE2*SCI-SCGOV EGOV.COM SC			\$1.00	_____
06/18	06/17	0446	SERVICE FEE2*SCI-SCGOV EGOV.COM SC			\$1.00	_____
06/21	06/19	1483	EMBASSY SUITES MYRTLE 843-4490006 SC			\$34.67	_____
Total for Account						\$874.60	

Transactions		CALLOWAY, LIANA N				Credit Limit \$14000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Other Credits							
06/17	06/13	3531	EMBASSY SUITES MYRTLE 843-4490006 SC MERCHANDISE/SERVICE RETURN			\$325.92CR	_____
06/17	06/13	4901	EMBASSY SUITES MYRTLE 843-4490006 SC MERCHANDISE/SERVICE RETURN			\$325.92CR	_____
Purchases and Other Debits							
05/28	05/23	0089	AMERICAN INN OF ORANGE ORANGEBURG SC			\$280.00	_____
05/28	05/23	0113	AMERICAN INN OF ORANGE ORANGEBURG SC			\$350.00	_____
05/31	05/29	0087	AMERICAN INN OF ORANGE ORANGEBURG SC			\$350.00	_____

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Transactions		CALLOWAY, LIANA N		Credit Limit \$14000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
05/31	05/29	0111	AMERICAN INN OF ORANGE ORANGEBURG SC	\$350.00	_____
05/31	05/29	0145	AMERICAN INN OF ORANGE ORANGEBURG SC	\$350.00	_____
06/03	05/31	6905	UNITED 0164405671496 UNITED.COM TX	\$35.00	_____
06/03	05/31	6913	UNITED 0164405671497 UNITED.COM TX	\$35.00	_____
06/07	06/06	6825	CLAFLIN UNIVERSITY ORANGEBURG SC	\$646.10	_____
06/10	06/07	3030	RPS COLUMBIA WEST COLUMBIA SC	\$60.00	_____
06/12	06/11	3444	ORANGEBURG INN & GARDE ORANGEBURG SC	\$300.00	_____
06/13	06/11	5737	THE MAX FAMILY ENTERTA ORANGEBURG SC	\$812.72	_____
06/14	06/12	0023	PARKS & RECREATION 999-9999999 SC	\$51.75	_____
06/18	06/17	0695	ORANGEBURG INN & GARDE ORANGEBURG SC	\$300.00	_____
06/20	06/18	7243	EDVENTURE CHILDREN'S M 803-400-1130 SC	\$240.00	_____
06/21	06/19	8729	EMBASSY SUITES MYRTLE 843-4490006 SC	\$5.76	_____
Total for Account				\$3,514.49	

Transactions		SANDERS GAIL		Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
05/30	05/28	4847	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	\$314.73CR	_____
05/30	05/28	4912	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	\$314.73CR	_____
05/30	05/28	5893	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	\$314.73CR	_____
Purchases and Other Debits					
06/03	05/31	6582	AMERICAN 0012146462154 PHOENIX AZ SANDERS/EVA GA 06/03/24 CHARLESTON TO CHARLOTTE CHARLOTTE TO CHARLOTTESVI CHARLOTTESVI TO CHARLOTTE CHARLOTTE TO CHARLESTON	\$58.50	_____
Total for Account				\$885.69CR	

Transactions		WASHINGTON, JESSE		Credit Limit \$12000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
06/17	06/14	8428	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	\$312.48CR	_____
06/17	06/14	8519	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	\$312.48CR	_____
06/17	06/14	8824	HILTON MYRTLE BEACH RE 843-4495000 SC	\$312.48CR	_____

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Transactions	WASHINGTON JESSE	Credit Limit	\$12000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			MERCHANDISE/SERVICE RETURN		
06/17	06/14	8899	HILTON MYRTLE BEACH RE 843-4495000 SC	\$12.48	CR
			MERCHANDISE/SERVICE RETURN		
06/17	06/14	1919	HILTON MYRTLE BEACH RE 843-4495000 SC	\$300.00	CR
			MERCHANDISE/SERVICE RETURN		
06/17	06/14	1950	HILTON MYRTLE BEACH RE 843-4495000 SC	\$292.23	CR
			MERCHANDISE/SERVICE RETURN		
Purchases and Other Debits					
05/24	05/22	5325	HILTON MYRTLE BEACH RE 843-4495000 SC	\$312.48	
05/29	05/28	9819	TST* ORIGINAL HOUSE OF Orangeburg SC	\$329.78	
05/31	05/30	0071	ANTLEY BROTHERS BARBEC ORANGEBURG SC	\$1,242.00	
06/17	06/14	2517	FAIRFIELD INN & SUITES MYRTLE BEACH SC	\$813.60	
			Total for Account	\$1,155.71	

Transactions	LANG TINA M	Credit Limit	\$10000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
05/24	05/23	7960	WAL-MART #0616 ORANGEBURG SC	\$74.50	
06/11	06/10	3967	FOOD LION #2857 ORANGEBURG SC	\$7.98	
06/11	06/10	4296	FOOD LION #2857 ORANGEBURG SC	\$7.48	
06/11	06/10	0130	A TOWN WINGS ORANGEBURG SC	\$125.33	
			Total for Account	\$215.29	

Transactions	TAYLOR ERICA	Credit Limit	\$14000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
05/24	05/22	2498	MANDALAY - ADV DEP 877-880-0880 NV	\$1,621.33	
05/24	05/22	4179	LUXOR - ADV DEP 877-880-0880 NV	\$884.35	
05/31	05/30	3990	THE TIMES AND DEMOCRAT 803-5335518 SC	\$1.00	
06/25	06/24	0603	4IMPRINT, INC 4IMPRINT.COM WI	\$105.62	
			Total for Account	\$2,612.30	

Transactions	FROST BERNARD	Credit Limit	\$20000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
06/18	06/16	3378	HILTON MYRTLE BEACH RE 843-4495000 SC	\$283.36	CR
			MERCHANDISE/SERVICE RETURN		

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Transactions		FROST BERNARD			Credit Limit	\$20000
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
06/20	06/17	3476	EMBASSY SUITES MYRTLE 843-4490006 SC MERCHANDISE/SERVICE RETURN	\$325.92CR	_____	
06/21	06/19	8534	EMBASSY SUITES MYRTLE 843-4490006 SC MERCHANDISE/SERVICE RETURN	\$325.92CR	_____	
06/21	06/19	8559	EMBASSY SUITES MYRTLE 843-4490006 SC MERCHANDISE/SERVICE RETURN	\$325.92CR	_____	
06/21	06/19	0357	EMBASSY SUITES MYRTLE 843-4490006 SC MERCHANDISE/SERVICE RETURN	\$325.92CR	_____	
Purchases and Other Debits						
06/13	06/11	9549	HILTON MYRTLE BEACH RE 843-4495000 SC	\$283.36	_____	
06/13	06/12	6843	MARRIOTT CHRLSTN RIVER 843-723-3000 SC	\$17,000.00	_____	
06/17	06/16	9134	SQ *SC ASSOCIATION OF Myrtle Beach SC	\$405.00	_____	
06/21	06/19	8737	EMBASSY SUITES MYRTLE MYRTLE BEACH SC	\$651.84	_____	
06/21	06/19	0469	EMBASSY SUITES MYRTLE 843-4490006 SC	\$651.84	_____	
06/25	06/23	1867	SHERATON VISTANA RESOR 407-903-4900 FL	\$928.14	_____	
Total for Account				\$18,333.14		

Transactions		BILLING ACCOUNT ACTIVITY			
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
06/17	06/17	7	PAYMENT THANK YOU	\$21,114.97CR	_____
Total for Account				\$21,114.97CR	

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	\$25,819.84	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

End of Statement