

**July 2024 Statement**

Open Date: 06/26/2024 Closing Date: 07/23/2024

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**Visa® Community Card**

Account:

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

ORANGEBURG COUNTY SCH

New Balance	\$17,690.82
Minimum Payment Due	\$17,690.82
Payment Due Date	08/22/2024
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.	

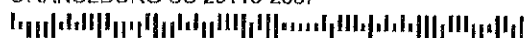
Activity Summary

Previous Balance	+	\$25,819.84
Payments	-	\$25,819.84CR
Other Credits	-	\$234.33CR
Purchases	+	\$17,925.15
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$17,690.82
Past Due		\$0.00
Minimum Payment Due		\$17,690.82
Credit Line		\$55,000.00
Available Credit		\$37,309.18
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*

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

- to pay by phone
- to change your address

ORANGEBURG COUNTY SCH
ACCOUNTS PAYABLE
102 FOUNDERS CT
ORANGEBURG SC 29118-2087

Account Number	
Payment Due Date	8/22/2024
New Balance	\$17,690.82
Minimum Payment Due	\$17,690.82

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.



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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
Purchases and Other Debits					
06/27	06/26	3681	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
06/27	06/26	4788	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
06/27	06/26	5959	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
06/27	06/26	5198	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
06/27	06/26	7509	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
06/27	06/26	0388	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
06/28	06/27	5361	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
06/28	06/27	7581	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
06/28	06/27	8035	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
06/28	06/27	8258	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
06/28	06/27	8407	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
06/28	06/27	8696	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
06/28	06/27	9074	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
06/28	06/27	9322	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
06/28	06/27	9397	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
06/28	06/27	5313	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
06/28	06/27	0990	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
06/28	06/27	2277	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
06/28	06/27	2772	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
06/28	06/27	3366	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
06/28	06/27	4265	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
06/28	06/27	5155	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
06/28	06/27	5718	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
06/28	06/27	5924	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/02	07/01	5062	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/02	07/01	7670	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/02	07/01	8926	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/02	07/01	9536	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/02	07/01	9635	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/02	07/01	0195	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/02	07/01	8646	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	

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Elan Financial Services (1-866-552-8855

Transactions		HOLIDAY ERNEST		Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
07/02	07/01	5880	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/02	07/01	9106	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/02	07/01	0474	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/02	07/01	0870	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/02	07/01	2439	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/05	07/03	0939	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/05	07/03	0962	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/05	07/03	1010	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/05	07/03	1077	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/05	07/03	1119	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/05	07/03	1556	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/05	07/03	3214	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/05	07/03	7447	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/05	07/03	9359	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/05	07/03	9391	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/05	07/03	9615	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/05	07/03	9862	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/05	07/03	9961	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/05	07/03	1488	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/05	07/03	5463	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/05	07/03	5462	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/10	07/08	0056	GROUCHO'S DELI OF ORAN ORANGEBURG SC	\$83.80	_____
07/16	07/15	9498	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/16	07/15	3789	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/16	07/15	0263	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/16	07/15	3233	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/17	07/16	4124	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/17	07/16	4181	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/17	07/16	4496	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/17	07/16	4579	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/17	07/16	4637	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/17	07/16	4710	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/17	07/16	4793	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/17	07/16	4850	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/17	07/16	5345	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/17	07/16	6657	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/17	07/16	6673	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/17	07/16	6723	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/17	07/16	6780	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/17	07/16	6863	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____

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Transactions HOLIDAY, ERNEST Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
07/17	07/16	9008	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/17	07/16	1954	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/17	07/16	5221	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/17	07/16	5452	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/17	07/16	6674	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/17	07/16	6971	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/17	07/16	7151	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/17	07/16	7342	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/17	07/16	7532	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/17	07/16	7748	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/17	07/16	9082	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/17	07/16	3282	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/17	07/16	3316	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/17	07/16	3423	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/17	07/16	3795	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/17	07/16	4207	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/17	07/16	9958	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/17	07/16	8025	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/18	07/17	8970	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/18	07/17	0159	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/19	07/18	6626	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/19	07/18	5886	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/23	07/22	9852	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/23	07/22	4134	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/23	07/22	9832	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/23	07/22	2900	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
Total for Account				\$1,331.80	

Transactions CALLOWAY, LIANA N Credit Limit \$14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
07/01	06/27	8111	PIZZA HUT 041413 COLUMBIA SC	\$292.88	
07/11	07/09	5042	NABSE SAN JOSE DC	\$412.37	
07/17	07/16	1614	ORANGEBURG INN & GARDE ORANGEBURG SC	\$350.00	
07/17	07/16	5934	RODEWAY INNS SANTEE SC	\$350.00	
Total for Account				\$1,405.25	

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Transactions		WASHINGTON JESSE				Credit Limit \$12000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Purchases and Other Debits							
07/01	06/29	3170	THE RITZ-CARLTON ATL D ATLANTA GA			\$1,439.45	_____
07/15	07/10	2438	PEPPERMILL ADV DEPOSIT 775-6897210 NV			\$200.00	_____
07/15	06/29	2444	THE RITZ-CARLTON ATL D ATLANTA GA			\$79.50	_____
Total for Account						\$1,718.95	

Transactions		LANG TINA M		Credit Limit \$10000		
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
Purchases and Other Debits						
07/05	07/03	4701	OLLIES BARGAIN OUTLET ORANGEBURG SC		\$82.64	_____
07/05	07/03	9370	WM SUPERCENTER #616 ORANGEBURG SC		\$82.14	_____
07/09	07/08	5398	PIGGLY WIGGLY #179 ORANGEBURG SC		\$3.99	_____
07/16	07/15	9397	WM SUPERCENTER #616 ORANGEBURG SC		\$17.46	_____
07/18	07/17	1800	DOLLARTREE ORANGEBURG SC		\$8.03	_____
07/18	07/17	9041	WALMART.COM 800-925-6278 AR		\$88.53	_____
07/18	07/17	0860	WALMART.COM 800-925-6278 AR		\$58.46	_____
Total for Account					\$341.25	

Transactions		TAYLOR,ERICA		Credit Limit \$14000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
07/08	07/04	5567	GROUCHO'S OF ORANGEBUR ORANGEBURG SC MERCHANDISE/SERVICE RETURN	\$5.00CR	_____
07/17	07/16	8767	SP FANSIDEA HTTPSWWW.FANS NY MERCHANDISE/SERVICE RETURN	\$229.33CR	_____
Purchases and Other Debits					
07/05	07/03	9003	GROUCHO'S OF ORANGEBUR 803-5340005 SC	\$91.07	_____
07/09	07/08	0764	SP FANSIDEA HTTPSWWW.FANS NY	\$229.33	_____
07/10	07/09	1592	THE UPS STORE 2735 803-8373171 SC	\$42.12	_____
07/10	07/09	9687	SP FANSIDEA HTTPSWWW.FANS NY	\$1,492.06	_____
07/16	07/15	4394	NSPRA DERWOOD MD	\$142.99	_____
07/18	07/17	5627	MICHAELS STORES 1237 COLUMBIA SC	\$124.16	_____
07/19	07/18	9186	WALGREENS #7506 800-289-2273 SC	\$39.58	_____
07/19	07/18	9269	WALGREENS #7506 800-289-2273 SC	\$106.98	_____
07/22	07/21	9711	WM SUPERCENTER #2348 CHARLESTON SC	\$136.19	_____
Total for Account				\$2,170.15	

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Elan Financial Services 1-866-552-8855



Transactions	FOSTER, SHAWN D	Credit Limit \$55000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
06/27	06/26	5423	SAMS CLUB #8283 COLUMBIA SC	\$7,466.54	_____
07/02	07/01	1694	NABSE 8337622731 DC	\$412.37	_____
07/17	07/15	0071	SOUTH CAROLINA ASSOCIA 803-7988380 SC	\$250.00	_____
07/18	07/17	6587	AMERICAN ASSOC OF SCHO 730-875-0779 VA	\$795.00	_____
Total for Account				\$8,923.91	

Transactions	FROST, BERNARD	Credit Limit \$20000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
06/26	06/24	3079	WDW CORONADO SPRING 4078285630 FL	\$772.89	_____
06/27	06/25	8455	WDW ANIMAL KING LDG LAKE BUENA VI FL	\$1,026.62	_____
Total for Account				\$1,799.51	

Transactions	BILLING ACCOUNT ACTIVITY
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
07/17	07/17	7	PAYMENT THANK YOU	\$25,819.84CR	_____
Total for Account				\$25,819.84CR	

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	\$17,690.82	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	