FirstCitizensBank

VISA

PO Box 2360
Omaha NE 68103-2360

Name: DARLINGTON CTY SCH DS
DARLINGTON CTY SCH DS

Billing Cycle Closing Date: 09/03/24

Account Number: [redacted]

Account Summary

Beginning balance	$51,298.78	Number of days in billing cycle	31
Payments and credits	51,165.50	Credit limit	333,000.00
Purchase and adjustments less refunds	26,754.51	Available credit	305,431.00
Cash advances	0.00	Available cash line	99,900.00
FINANCE CHARGES	0.00	Payment due date	09/28/24
Balance 09/03/24	$26,887.79	NEW MINIMUM PAYMENT DUE	1,337.00

Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849

SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			TOTAL [redacted] $50,727.70-	
08/28	08/28	F393900L100CHGDDA	AUTOMATIC PAYMENT - THANK YOU	50,727.70-
			MAGGIE BLACKMON	
			TOTAL [redacted] $439.60	
08/02	08/04	2422638K80187564E	WAL-MART #7188 DARLINGTON SC	35.96
08/15	08/15	2442733KMLM7VTFA6	CHICK-FIL-A #01068 FLORENCE SC	126.92
08/20	08/20	2469216KT30JZR49Y	EXXON REFUEL 22 HARTSVILLE SC	35.16
08/21	08/21	2420429KS01HST0N8	Subway 13771 Darlington SC	199.91
08/21	08/21	2444500KVBLL3QEG2	WM SUPERCENTER #1135 HARTSVILLE SC	20.54
08/21	08/21	2444500KVHEW51LE8	DOLLAR-GENERAL #7561 DARLINGTON SC	21.11
			LILKENYA R JENKINS	
			TOTAL [redacted] $209.28-	
07/12	08/04	7475542KZ50G85V0L	HILTON HOTELS 802-2235 CREDIT	218.90-
07/12	08/04	7475542KZ50G85V0W	HILTON HOTELS 802-2235 CREDIT	218.90-
08/28	08/28	2469216L12XDT96DS	WALMART.COM AA 800-925-6278 AR	53.65
08/29	08/29	2420429L201B12HXV	Subway 4897 Hartsville SC	174.87
			MARISA M JOHNSON	
			TOTAL [redacted] $2,587.57	
08/05	08/05	2469216KA2XRZPWVX	SQ *AMERISERV PRINTERS LL HARTSVILLE SC	476.12
08/06	08/06	2463923KQS66F91B6	SOUTH CAROLINA ASSOCIATIO803-7988380 SC	275.00
08/06	08/06	2494300KQ0Y4HATS1	PIZZA HUT 039401 843-395-6582 SC	213.61

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

FirstCitizensBank

[redacted]

PO Box 2360
Omaha NE 68103-2360

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
1,337.00	0.00	09/28/24	26,887.79	[redacted]

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT AS OF THE DATE OF RECEIPT, WE MUST RECEIVE THIS PORTION OF THIS STATEMENT AND YOUR CHECK OR MONEY ORDER BY 5:00PM. USE ENCLOSED ENVELOPE AND MAKE PAYMENT TO

FIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001

PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED

$.

PLEASE DETACH AND ENCLOSE THIS PORTION WITH PAYMENT

DARLINGTON CTY SCH DS
DARLINGTON CTY SCH DS
ATTN: ALICE WATFORD
PO BOX 1117
DARLINGTON SC 29540-1117

PO Box 2360
Omaha NE 68103-2360

Account Number: [redacted]

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
08/09	08/09	2444500KFBLLEN2FT	WM SUPERCENTER #7188 DARLINGTON SC	302.70
08/09	08/09	2445501KE43AD91AN	WAL-MART #7188 DARLINGTON SC	203.81
08/09	08/09	2475542KFM9YQZB62	SHOE SHOW 0765 HARTSVILLE SC	134.98
08/13	08/13	2442733KJLYRDA6QA	PIGGLY WIGGLY #277 HARTSVILLE SC	99.78
08/13	08/13	2444500KK2X7G397D	WALMART.COM 8009256278 800-966-6546 AR	254.46
08/21	08/21	2401134KS002QLG2N	CVENT* PALMETTO STATE WWW.CVENT.COM VA	235.00
08/21	08/21	2443565KS0ESANV54	CARSON DELLOSA EDUCATION 800-321-0943 NC	44.90
08/26	08/26	2444500L05SBS5W6X	WALMART.COM 8009256278 800-966-6546 AR	231.21
08/28	08/28	2479338L101H96QTB	SCAHPERD WHITE ROCK SC	116.00
			CHUCK MILLER	
			TOTAL [redacted] $1,039.13	
08/05	08/05	2401514KB0B4D71ZK	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/05	08/05	2401514KB0B4D789P	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/05	08/05	2401514KB0B4GJHY0	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/05	08/05	2401514KB0B4GK5WN	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/06	08/06	2401514KQ0BBDEA2R	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/06	08/06	2401514KQ0BBDEHAH	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/06	08/06	2401514KQ0BBDEHFP	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/06	08/06	2401514KQ0BBDEHH7	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/06	08/06	2401514KQ0BBFNW12	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/06	08/06	2401514KQ0BBFPFD4	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/06	08/06	2401514KQ0BBFPFR6	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/06	08/06	2401514KQ0BBFPFWB	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/09	08/09	2401514KF0Q0NERA5	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/09	08/09	2401514KF0Q0NERE2	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/09	08/09	2401514KF0Q0PW8KS	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/09	08/09	2401514KF0Q0PW939	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/09	08/09	2401514KF0Q0P2NX3	SLED CHECK NON PROFIT EGOV.COM SC	8.00
08/12	08/12	2401514KJ0QJJF3DF	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/12	08/12	2401514KJ0QJLV9DV	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/15	08/15	2401514KM0D7TWG6V	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/15	08/15	2401514KM0D7VWJEG	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/19	08/19	2401514KT0E0NR72V	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/19	08/19	2401514KT0E0T3MKQ	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/19	08/19	2475542KT3V7Z83KX	SCSBA ONLINE 803-7996607 SC	450.00
08/20	08/20	2401514KS0E7PXPZ0	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/20	08/20	2401514KS0E7PXR7H	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/20	08/20	2401514KS0E7PY0P7	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/20	08/20	2401514KS0E7SGWMV	SLED CHECK NON PROFIT EGOV.COM SC	8.00
08/20	08/20	2401514KS0E7V3FPL	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/20	08/20	2401514KS0E7V3G9Y	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/20	08/20	2401514KS0E7V46N2	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/22	08/22	2401514KW0EN4L24W	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/22	08/22	2401514KW0EN4L26M	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/22	08/22	2401514KW0EN4L27P	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/22	08/22	2401514KW0EN4L28Y	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/22	08/22	2401514KW0EN6VRDB	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/22	08/22	2401514KW0EN6VRGN	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/22	08/22	2401514KW0EN6VR32	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/22	08/22	2401514KW0EN6VR9E	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
08/26	08/26	2444500L000VPPWHS	DOMINO'S 5615 843-395-1410 SC	79.13
08/30	08/30	2401514L40GQ2P2YQ	SLED BACKGROUND CHECK EGOV.COM SC	25.00
08/30	08/30	2401514L40GQ4965T	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
			STEPHANIE H BRIDGES	
			TOTAL [redacted] $1,320.44	
08/09	08/09	2422638KF01BHWYX3	WAL-MART #7188 DARLINGTON SC	300.44
08/28	08/28	2479338L101H8YBYH	Council For Learning D Overland Park KS	510.00
08/28	08/28	2479338L101H8ZD4Z	Council For Learning D Overland Park KS	510.00

Transactions continued on next page

PO Box 2360
Omaha NE 68103-2360

Account Number: [redacted]

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
			TIM A NEWMAN	
			TOTAL [redacted] **$817.88**	
08/10	08/10	2469216KG32AABM7N	TST*AMEN STREET FISH & R Charleston SC	421.16
08/29	08/29	2404083L3S66QEJ8X	HILTON COLUMBIA CENTER COLUMBIA SC	396.72
			CARLA A WATFORD	
			TOTAL [redacted] **$856.46**	
08/14	08/14	2469216KK34TP40J6	WALMART.COM AA 800-925-6278 AR	191.50
08/22	08/22	2445501KV43A6135W	WAL-MART #1135 HARTSVILLE SC	54.69
08/25	08/25	2444500KZ8PWDJAWD	WALMART.COM 8009256278 800-966-6546 AR	218.07
08/26	08/26	2444500KZ8PWDJAYT	WALMART.COM 8009256278 800-966-6546 AR	199.27
08/27	08/27	2444500L15SQK8PZ3	WALMART.COM 8009256278 800-966-6546 AR	32.14
08/28	08/28	2444500L15SQK8PTF	WALMART.COM 8009256278 800-966-6546 AR	22.63
08/28	08/28	2444500L2HEY1XS55	DOLLAR-GENERAL #3127 HARTSVILLE SC	138.16
			KIMBERLY S MASON	
			TOTAL [redacted] **$3,889.64**	
08/05	08/05	2413746KBHF04YD7K	HOBBY LOBBY ECOMM 405-745-1100 OK	79.86
08/20	08/20	2420429KT020TZHRP	Subway 4897 Hartsville SC	306.43
08/20	08/20	2444500KSBLNS2A2E	WM SUPERCENTER #7188 DARLINGTON SC	69.24
08/20	08/20	2445501KT43AD7516	WAL-MART #7188 DARLINGTON SC	36.97
08/20	08/20	2469216KS30RQ12FE	FOOD LION #1428 DARLINGTON SC	77.00
08/28	08/28	2407314L2S66JTL2F	ISTE 703-5755740 VA	105.00
08/29	08/29	2403629L2LVQSG7RB	ALLIANZ TRAVEL INS ALLIANZINS.US VA	162.24
08/29	08/29	2443654L31B2HS1L7	PROJECT LEAD THE WAY, I 317-6690200 IN	745.00
08/29	08/29	2471705L3TQGETW4A	DELTA AIR 0062264761287800-2211212 CA	1,118.95
08/29	08/29	2471705L3TQGETW4J	DELTA AIR 0062264761286800-2211212 CA	1,118.95
08/31	08/31	2479338L401BD6LWB	South Carolina Council North Myrtle SC	70.00
			AUDREY CHILDERS	
			TOTAL [redacted] **$2,630.00**	
08/09	08/09	2471705KFM9YBK6WL	DARLINGTON RACEWAY DARLINGTON SC	2,500.00
08/21	08/21	2471705KV3HYEYT1L	LEE*Hartsville Messenger DAVENPORT IA	130.00
			DAWN JOHNSON	
			TOTAL [redacted] **$2,656.45**	
08/05	08/05	2444500KBHEXWJ2LX	DOLLAR GENERAL #19628 DARLINGTON SC	4.86
08/15	08/15	2475542KMMA0126DV	SCSBA ONLINE 803-7996607 SC	225.00
08/21	08/21	2444500KVBLNT3NVV	WM SUPERCENTER #7188 DARLINGTON SC	98.87
08/28	08/28	2420785L24Z57XL6Z	OCEAN REEF RESORT 888-3413530 SC	227.09
08/28	08/28	2449398L10L6E5QKB	SCHOOL NUTRITION ASSOCIA 803-331-8632 SC	1,925.00
08/29	08/29	2422638L301P9889X	WAL-MART #7188 DARLINGTON SC	175.63
			ADA HARPER SINDAB	
			TOTAL [redacted] **$129.60**	
08/13	08/13	2444500KKBLL7H8H9	WM SUPERCENTER #7188 DARLINGTON SC	129.60
			EDDIE L SHULER	
			TOTAL [redacted] **$231.98**	
08/13	08/13	2422638KK01DDLBDX	WAL-MART #7188 DARLINGTON SC	54.30
08/13	08/13	2494144KK07GLZR06	BURGER KING #4837 Q07 DARLINGTON SC	82.50
08/15	08/15	2444500KM00MQKERW	WALGREENS #9737 DARLINGTON SC	24.70
08/19	08/19	2445501KR43ADHW8T	WAL-MART #7188 DARLINGTON SC	70.48
			ANTONIO M THOMAS	
			TOTAL [redacted] **$103.45**	
08/02	08/04	2432688K8048PLV7M	ADVANCE AUTO PARTS #5560 HARTSVILLE SC	53.99
08/22	08/22	2444500KW00MDG0DJ	DOMINO'S 7293 843-383-3833 SC	49.46
			TYLER GIBSON	
			TOTAL [redacted] **$170.53**	
08/09	08/09	2423168KF1JHR17PP	HARBOR FREIGHT TOOLS3202 HARTSVILLE SC	47.50
08/09	08/09	2443565KE0Q99P6JW	FERGUSON ENT #28 FLORENCE SC	40.49
08/27	08/27	2469216L035Y6RPP5	LOWES #02803* HARTSVILLE SC	82.54
			RENEE C DOUGLAS	
			TOTAL [redacted] **$129.09**	
08/20	08/20	2444500KSBLL4KJMW	WM SUPERCENTER #1135 HARTSVILLE SC	129.09

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PO Box 2360
Omaha NE 68103-2360

Account Number: [redacted]

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
			PATRICIA TONEY	
			TOTAL [redacted] **$1,022.96**	
08/06	08/06	2449398KB0E2VQBLF	SIGNS TAGS LLC LAKE HOPATCON NJ	173.00
08/12	08/12	2469216KH331JPLFT	LOWES #00907* 866-483-7521 NC	849.96
			BENJAMIN BROWN	
			TOTAL [redacted] **$2,271.24**	
08/02	08/04	2475542K83V2TBJNB	HARDEES 1506240 HARTSVILLE SC	118.23
08/05	08/05	2439900KA8JTF511G	BEST BUY 00008268 FLORENCE SC	248.38
08/06	08/06	2449398KQ0E5ZKH1A	PALMETTO SENTRY DARLINGTON SC	7.02
08/06	08/06	2469216KB2YLKLES4	APPLE.COM/BILL 866-712-7753 CA	29.99
08/08	08/08	2439900KD8JR66DQF	BEST BUY 00008268 FLORENCE SC	928.76
08/15	08/15	2439900KL8JTBQ66A	BEST BUY 00008268 FLORENCE SC	75.59
08/19	08/19	2480197KR1SZRY9YQ	J&M WAREHOUSE LLC FLORENCE SC	169.55
08/19	08/19	2490641KR60WLL4MM	WEB*NETWORKSOLUTIONS 888-6429675 FL	9.99
08/20	08/20	2444500KSBLL4JJ8M	WM SUPERCENTER #7188 DARLINGTON SC	370.83
08/22	08/22	2439900KV8JTAQ86T	BEST BUY 00008268 FLORENCE SC	118.79
08/29	08/29	2422638L301P989VM	WAL-MART #7188 DARLINGTON SC	21.57
08/29	08/29	2422638L301P989WD	WAL-MART #7188 DARLINGTON SC	86.27
08/30	08/30	2444500L4BLL93AKB	WM SUPERCENTER #630 FLORENCE SC	86.27
			SARAH TEW	
			TOTAL [redacted] **$352.90**	
08/09	08/09	2444500KFBLLEN98B	WM SUPERCENTER #7188 DARLINGTON SC	133.83
08/22	08/22	2422638KW01HTR1ZT	WAL-MART #7188 DARLINGTON SC	147.01
08/22	08/22	2444500KWBLL369KD	WM SUPERCENTER #7188 DARLINGTON SC	72.06
			AYESHA HUNTER	
			TOTAL [redacted] **$29.09**	
08/15	08/15	2444500KMHEWDS7HE	DOLLAR GENERAL #19628 DARLINGTON SC	29.09
			CARLA M JEFFERSON	
			TOTAL [redacted] **$68.56**	
08/01	08/04	2444500K75SQQJHES	LITTLE CAESARS 1759 0003 843-383-2252 SC	68.56
			ROBBIE SMITH	
			TOTAL [redacted] **$319.84**	
08/15	08/15	2403629KLMKGDM211	VISTAPRINT 866-207-4955 MA	268.92
08/26	08/26	2422638L001L90W7R	WAL-MART #7188 DARLINGTON SC	50.92
			TINA MOORE	
			TOTAL [redacted] **$5,070.52**	
08/08	08/08	2444500KEBLLDY7VT	WM SUPERCENTER #7188 DARLINGTON SC	29.06
08/10	08/10	2469216KF31PE8BEB	MARRIOTT CHRLSTN RIVER CHARLESTON SC	204.06
08/10	08/10	2469216KG32H3KS7R	MARRIOTT CHRLSTN RIVER CHARLESTON SC	206.24
08/11	08/11	2469216KH339Q9JEB	MARRIOTT CHRLSTN RIVER CHARLESTON SC	412.48
08/11	08/11	2469216KH339Q9K5J	MARRIOTT CHRLSTN RIVER CHARLESTON SC	206.24
08/11	08/11	2469216KH339Q9K6K	MARRIOTT CHRLSTN RIVER CHARLESTON SC	412.48
08/11	08/11	2469216KH339Q9K6V	MARRIOTT CHRLSTN RIVER CHARLESTON SC	412.48
08/11	08/11	2469216KH339Q9K73	MARRIOTT CHRLSTN RIVER CHARLESTON SC	412.48
08/12	08/12	2443106KJ11HQGFQG	OLIVE GARDEN 0021684 FLORENCE SC	479.08
08/14	08/14	2405523KK1NA30Z0Z	WALMART.COM 800-925-6278 AR	150.19
08/14	08/14	2444500KLBLL5YP2Y	WM SUPERCENTER #7188 DARLINGTON SC	70.16
08/14	08/14	2480197KK1NFJRBTN	MR B'S HARTSVILLE SC	827.02
08/17	08/17	2480197KP1TLW1N9V	FOREST LAKE GREENHOUSES FLORENCE SC	67.83
08/19	08/19	2413746KR8R0AB90T	BIG LOTS STORES - #5226 HARTSVILLE SC	31.72
08/21	08/21	2442733KVLM7R82TQ	CHICK-FIL-A #00168 FLORENCE SC	388.48
08/21	08/21	2469216KV31HEVGR0	FOOD LION #1428 DARLINGTON SC	38.38
08/21	08/21	2469216KV31HEVGTT	FOOD LION #1428 DARLINGTON SC	28.72
08/21	08/21	2494300KV168A684N	BOJANGLES 870 DARLINGTON SC	122.87
08/22	08/22	2442733KWLM7RA1NB	CHICK-FIL-A #00168 FLORENCE SC	325.33
08/25	08/25	2413746KZ00ZXDB2N	TJ MAXX #860 FLORENCE SC	134.95
08/27	08/27	2469216L035WE9EPN	WALMART.COM 800-925-6278 AR	110.27

Transactions continued on next page

First Citizens Bank

VISA

PO Box 2360
Omaha NE 68103-2360

Account
Number: [redacted]

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
			COREY LEWIS	
			TOTAL [redacted] **$120.39**	
08/29	08/29	2444500L300MAQ45M	FAMILY DOLLAR HARTSVILLE SC	14.83
08/29	08/29	2494300L31ASGSRF5	PIZZA HUT 039409 HARTSVILLE SC	105.56
			MELINDA BROWN	
			TOTAL [redacted] **$49.59**	
08/11	08/11	2444500KHHEW8XDZ0	DOLLAR-GENERAL #7561 DARLINGTON SC	8.59
08/11	08/11	2444500KH00K43PHL	DOLLAR TREE HARTSVILLE SC	11.80
08/13	08/13	2413746KK012Q80VM	USPS PO 4522200532 DARLINGTON SC	29.20
			VICTORIA WILLIAMS COOPER	
			TOTAL [redacted] **$219.08**	
08/13	08/13	2469216KJ3463801W	SQ *SOUTHERN CHARM RESTAU Darlington SC	59.02
08/30	08/30	2403628L40VYSP2YW	GREAT CHINA DARLINGTON SC	160.06

$26,754.51 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED
AS YOUR AUTOMATIC PAYMENT ON 09/28/24.
PAYMENT OF AMOUNT IN DISPUTE $133.28 NOT REQUIRED.

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.950	11.40	0.00	0.00
Cash Advances	2.270	27.24	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES:	**$0.00**
Total Transaction Charges:	**$0.00**
Total FINANCE CHARGES:	**$0.00**
ANNUAL PERCENTAGE RATE:	**0.000%**

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at the address shown on the front of this statement following "Send Inquiries to:", or call us at the telephone number shown on the front of this statement. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed $50.

HOW TO AVOID PAYING INTEREST ON PURCHASES AND BALANCE TRANSFERS

Your due date will be at least 21 days after your billing statement is mailed or delivered to you. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month (Grace Period). We will begin charging interest on cash advances on the transaction date.

CALCULATION OF AVERAGE DAILY BALANCE(S)

We use the average daily balance method (including current transactions) for calculating an average daily balance for your (i) purchase balance (including transferred balances) and (ii) cash advance balance. To get the average daily balance of your purchases balance (including balance transfers) and your cash advance balance, we take the beginning balance of your Account each day, add any new purchases, cash advances and balance transfer amounts, as applicable, add any unpaid charges (including Finance Charges), fees and other debits, and subtract any applicable portions of payments and credits. This gives the daily balance. Then we add up all the daily balances for the Billing Cycle and divide by the number of days in the Billing Cycle to get the average daily balance.

CALCULATION OF YOUR INTEREST CHARGE

Your Interest Charge for the period is based on the applicable APR associated with each balance. We calculate Interest Charges separately for your purchase balance (including balance transfers) and your cash advance balance under each applicable APR. Your variable APR can go up or down monthly as the index for the rate goes up or down. We list each Interest Charge (including the Purchase Finance Charge and the Cash Finance Charge) separately on your Statement. We compute each Interest Charge by: (1) Taking each applicable APR and calculating the corresponding monthly periodic rate (the applicable APR divided by 12), and (2) multiplying the average daily balance for each balance by the applicable monthly periodic rate adding together all the products to obtain your Total Interest for the period.