SouthState

September 2024 Statement

Open Date: 08/24/2024 Closing Date: 09/24/2024 Account:

Visa® Community Card

Elan Financial Services 1-866-552-8855

ORANGEBURG COUNTY SCH

New Balance	**$21,749.49**
Minimum Payment Due	**$21,749.49**
Payment Due Date	**10/22/2024**

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	+	$23,440.64
Payments	-	$23,440.64CR
Other Credits	-	$54.54CR
Purchases	+	$21,804.03
Balance Transfers		$0.00
Advances		$0.00
Other Debits		$0.00
Fees Charged		$0.00
Interest Charged		$0.00
New Balance	=	**$21,749.49**
Past Due		**$0.00**
Minimum Payment Due		**$21,749.49**
Credit Line		$55,000.00
Available Credit		$33,250.51
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

Account Number	
Payment Due Date	10/22/2024
New Balance	$21,749.49
Minimum Payment Due	$21,749.49

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

. to pay by phone
. to change your address

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		
08/27	08/26	7979	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
08/27	08/26	8134	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
08/27	08/26	8282	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
08/27	08/26	3545	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
08/27	08/26	3990	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
08/27	08/26	4493	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
08/27	08/26	2454	ASSOCIATIO* SCASA CARE HTTPSNAYLOR.C MD	$799.00	
08/28	08/27	5547	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
08/28	08/27	8268	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
08/29	08/28	1913	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
08/29	08/28	2218	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
08/29	08/28	2481	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
08/29	08/28	2598	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
08/29	08/28	3208	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
08/29	08/28	4818	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
08/29	08/28	6890	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
08/29	08/28	7716	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
08/29	08/28	8342	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
08/29	08/28	8565	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
08/29	08/28	9886	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
08/29	08/28	3961	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/04	09/03	7789	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/04	09/03	7920	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/04	09/03	7392	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/04	09/03	8028	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/06	09/05	1859	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/06	09/05	3103	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/06	09/05	3202	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/06	09/05	3343	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/06	09/05	3434	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/06	09/05	2529	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	

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Transactions HOLIDAY,ERNEST Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
09/06	09/05	5233	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/06	09/05	5506	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/06	09/05	5845	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/06	09/05	6090	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/11	09/10	4215	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/11	09/10	2423	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/16	09/13	8195	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/16	09/13	8211	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/16	09/13	8286	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/16	09/13	8328	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/16	09/13	9201	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/16	09/13	9466	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/16	09/13	7624	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/16	09/13	7723	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/16	09/13	7871	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/16	09/13	8051	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/16	09/13	0461	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/16	09/13	1048	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/18	09/17	0545	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/18	09/17	8078	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/23	09/20	0198	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/23	09/20	0354	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/23	09/20	0644	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/23	09/20	0685	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/23	09/20	1030	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/23	09/20	0083	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/23	09/20	0539	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/23	09/20	1313	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/23	09/20	1529	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/23	09/20	2345	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
09/24	09/23	7076	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
09/24	09/23	3752	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
			Total for Account	**$1,605.00**	

Transactions SANDERS,GAIL Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
09/16	09/13	8758	HILTON MYRTLE BEACH RE 843-4495000 SC	$331.11	

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Transactions SANDERS,GAIL Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
09/16	09/13	0762	HILTON MYRTLE BEACH RE 843-4495000 SC	$993.33	
09/16	09/13	0770	HILTON MYRTLE BEACH RE 843-4495000 SC	$331.11	
09/19	09/17	0055	SOUTH CAROLINA ASSOCIA 803-7988380 SC	$30.00	
			Total for Account	**$1,685.55**	

Transactions WASHINGTON,JESSE Credit Limit $12000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
08/26	08/23	5644	LOWES #00559* ORANGEBURG SC	$254.66	
08/28	08/26	0818	CHICK-FIL-A #02843 ORANGEBURG SC	$387.59	
09/11	09/10	1695	HRDQSTORE.COM HTTPSHRDQSTOR PA	$441.43	
09/19	09/19	5892	BRIMAR INDUSTRIES 973-340-7889 NJ	$319.31	
			Total for Account	**$1,402.99**	

Transactions LANG,TINA M Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
09/03	08/30	9987	FOOD LION #2857 ORANGEBURG SC	$7.98	
09/06	09/05	9526	ROSES #176 ORANGEBURG SC	$8.03	
09/16	09/12	4049	BOJANGLES 952 ORANGEBURG SC	$97.87	
09/19	09/18	3157	PIGGLY WIGGLY #179 ORANGEBURG SC	$18.38	
			Total for Account	**$132.26**	

Transactions TAYLOR,ERICA Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
08/30	08/29	2966	TST*ORIGINAL HOUSE OF Orangeburg SC	$219.43	
09/03	08/30	0871	MICHAELS #9490 800-642-4235 TX	$74.83	
09/06	09/05	9538	FOOD LION #2857 ORANGEBURG SC	$54.80	
09/06	09/05	9546	FOOD LION #2857 ORANGEBURG SC	$5.69	
09/09	09/05	2064	CHICK-FIL-A #02843 ORANGEBURG SC	$412.66	
09/16	09/13	2354	HILTON MYRTLE BEACH RE 843-4495000 SC	$814.19	
09/23	09/23	9387	LINKTREE* LINKTREE LINKTR.EE CA	$90.00	
			Total for Account	**$1,671.60**	

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Transactions FROST,BERNARD Credit Limit $20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
09/03	07/23	2460	MARRIOTT CHRLSTN RIVER CHARLESTON SC MERCHANDISE/SERVICE RETURN	$0.54CR	
			Purchases and Other Debits		
08/29	08/28	3479	ASCD 703-575-5455 VA	$595.00	
09/16	09/12	4258	EMBASSY SUITES MYRTLE 843-4490006 SC	$272.61	
09/16	09/12	6196	EMBASSY SUITES MYRTLE 843-4490006 SC	$272.61	
09/16	09/12	6204	EMBASSY SUITES MYRTLE 843-4490006 SC	$272.61	
09/16	09/12	6212	EMBASSY SUITES MYRTLE 843-4490006 SC	$272.61	
09/16	09/12	6220	EMBASSY SUITES MYRTLE 843-4490006 SC	$272.61	
09/16	09/12	8192	EMBASSY SUITES MYRTLE 843-4490006 SC	$272.61	
			Total for Account	**$2,230.12**	

Transactions CALLOWAY,LIANA N Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
09/09		1419	PROV FR CR SAMS CLUB RENEWAL # 6857 CREDIT ADJUSTMENT	$54.00CR	
			Purchases and Other Debits		
08/26	08/22	0198	GROVE PARK HOUSE OF PI 803-5347500 SC	$253.89	
08/28	08/27	2070	ORANGEBURG INN & GARDE ORANGEBURG SC	$300.00	
08/28	08/26	2218	NABSE SAN JOSE DC	$156.00	
08/29	08/28	0484	DAYS INN ORANGEBURG ORANGEBURG SC	$489.51	
09/04	09/03	3603	EB *2024 SOUTH CAROLIN 801-413-7200 CA	$795.00	
09/09	09/04	6857	SAMS CLUB RENEWAL COLUMBIA SC	$54.00	
09/09	09/04	6754	EB *2024 SOUTH CAROLIN 801-413-7200 CA	$159.00	
09/12	09/10	3079	GREENVILLE PARKING COM GREENVILLE SC	$14.00	
09/12	09/11	5963	SHERATON PHILADELPHIA PHILADELPHIA PA	$691.24	
09/12	09/10	5884	HYATT REGENCY GREENVIL GREENVILLE SC	$382.96	
09/12	09/10	6296	HYATT REGENCY GREENVIL GREENVILLE SC	$382.96	
09/12	09/10	6742	HYATT REGENCY GREENVIL GREENVILLE SC	$435.96	
09/12	09/10	6767	HYATT REGENCY GREENVIL GREENVILLE SC	$435.96	
09/12	09/10	6775	HYATT REGENCY GREENVIL GREENVILLE SC	$382.96	
09/12	09/10	6833	HYATT REGENCY GREENVIL GREENVILLE SC	$382.96	
09/12	09/11	7542	HYATT REGENCY GREENVIL 8642351234 SC	$6.36	
09/16	09/13	0242	HILTON MYRTLE BEACH RE 843-4495000 SC	$638.40	
09/16	09/13	2347	HILTON MYRTLE BEACH RE 843-4495000 SC	$319.20	
09/23	09/20	7639	SCABSE 8034141970 SC	$75.00	

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SouthState

September 2024 Statement 08/24/2024 - 09/24/2024

ORANGEBURG COUNTY SCH **Elan Financial Services** 1-866-552-8855

Transactions CALLOWAY,LIANA N Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
09/24	09/23	2138	HILTON GARDEN INN	843-3799800	SC	$148.50	
09/24	09/23	2286	HILTON GARDEN INN	843-3799800	SC	$148.50	
09/24	09/23	2450	HILTON GARDEN INN	843-3799800	SC	$148.50	
09/24	09/23	8380	WM SUPERCENTER #616	ORANGEBURG	SC	$2,111.56	
09/24	09/23	8463	WM SUPERCENTER #616	ORANGEBURG	SC	$2,129.39	
09/24	09/23	8539	WM SUPERCENTER #616	ORANGEBURG	SC	$754.91	
09/24	09/23	8612	WM SUPERCENTER #616	ORANGEBURG	SC	$1,279.25	
			Total for Account			**$13,021.97**	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Payments and Other Credits		
09/20	09/20	7	PAYMENT THANK YOU	$23,440.64CR	
			Total for Account	**$23,440.64CR**	

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	$21,749.49	$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