



PO Box 2360  
Omaha NE 68103-2360



Name: SPARTANBURG DISTRICT FOUR  
SPARTANBURG CTY SCH DIST 4

Billing Cycle  
Closing Date:  
11/03/24

Account  
Number

**Account Summary**

Beginning balance	\$4,775.86	Number of days in billing cycle	31
Payments and credits	6,775.86	Credit limit	7,500.00
Purchase and adjustments less refunds	2,205.24	Available credit	7,294.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	11/28/24
Balance 11/03/24	\$205.24	NEW MINIMUM PAYMENT DUE	10.00

**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
			SPARTANBURG DISTRICT FOUR	
10/08	10/08	7411870MB0165RSML	PAYMENT - THANK YOU RALEIGH NC	2,000.00-
10/10	10/10	2401514MD0RW4TKY5	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/10	10/10	2401514MD0RW61RPP	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/14	10/14	2401514MH0TLS9NWX	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/14	10/14	2401514MH0TLVNF49	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/14	10/14	2413746MG8R1MGA8Q	TBI BACKGROUND CK 615-744-4128 TN	29.00
10/15	10/15	2401514MJ0TW1502M	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/15	10/15	2401514MJ0TW1504N	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/15	10/15	2401514MJ0TW15072	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/15	10/15	2401514MJ0TW158R1	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/15	10/15	2401514MJ0TW2HPA8	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/15	10/15	2401514MJ0TW2HP29	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/15	10/15	2401514MJ0TW2HP5Q	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/15	10/15	2401514MJ0TW2JQ57	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/15	10/15	7411870MJ0165MF2L	PAYMENT - THANK YOU RALEIGH NC	4,775.86-
10/16	10/16	2401514MK0S2XF5V2	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/16	10/16	2401514MK0S2YV9TY	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/17	10/17	2494300ML268JSDNF	COSTCO WHSE #1008 SPARTANBURG SC	155.31
10/18	10/18	2401514MM0SH1EZ10	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/18	10/18	2401514MM0SH1EZ2S	SLED BACKGROUND CHECK EGOV.COM SC	25.00

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360  
Omaha NE 68103-2360

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
10.00	0.00	11/28/24	205.24	

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$ .
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PLEASE DETACH AND ENCLOSE  
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK  
PO BOX 63001  
CHARLOTTE NC 28263-3001

SPARTANBURG D FOUR  
SPARTANBURG CTY SCH DIST 4  
118 MCEDCO RD  
WOODRUFF SC 29388-9693



PO Box 2360  
 Omaha NE 68103-2360

 Account  
 Numbe.

**Transactions Since Last Statement (continued)**

Trans	Post	Reference Number	Description	Amount
10/18	10/18	2401514MM0SH1EZ43	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/18	10/18	2401514MM0SH2YWA8	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/18	10/18	2401514MM0SH2YWQS	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/18	10/18	2401514MM0SH2YW75	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/21	10/21	2401514MR0V3A0SWP	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/21	10/21	2401514MR0V3A0SWY	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/21	10/21	2401514MR0V3A0SY8	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/21	10/21	2401514MR0V3A0W8R	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/21	10/21	2401514MR0V3A0ZAF	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/21	10/21	2401514MR0V3A0ZDS	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/21	10/21	2401514MR0V3A0ZG5	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/21	10/21	2401514MR0V3A0ZQ1	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/21	10/21	2401514MR0V3A0Z8N	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/21	10/21	2401514MR0V3A0Z9P	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/21	10/21	2401514MR0V3BBR39	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/21	10/21	2401514MR0V3BBR41	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/21	10/21	2401514MR0V3BBR7Q	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/21	10/21	2401514MR0V3BBWMP	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/21	10/21	2401514MR0V3BQ6K2	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/21	10/21	2401514MR0V3BQ6MN	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/21	10/21	2401514MR0V3BQ6TR	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/21	10/21	2401514MR0V3BQ6XM	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/21	10/21	2401514MR0V3BQ71G	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/21	10/21	2401514MR0V3BQ75W	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/22	10/22	2401514MTOVAJTHM0	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/22	10/22	2401514MTOVAJTHN9	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/22	10/22	2401514MTOVAJTHP1	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/22	10/22	2401514MTOVAJTKJ2	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/22	10/22	2401514MTOVAJTPB0	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/22	10/22	2401514MTOVAJTPQ9	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/22	10/22	2401514MTOVAL2D1H	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/22	10/22	2401514MTOVAL2NS0	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/22	10/22	2401514MTOVAL2NZW	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/22	10/22	2401514MTOVAL28Q7	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/22	10/22	2401514MTOVAL2847	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/22	10/22	2401514MTOVAL287J	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/24	10/24	2418310MSS66LNZST	ROEBUCK NURSERY JACKSONVILLE SC	86.67
10/24	10/24	2499989MSS66JKV9A	QUALITY HAULERS OF SC LLC WOODRUFF SC	47.52
10/24	10/24	2499989MSS66JKV9W	QUALITY HAULERS OF SC LLC WOODRUFF SC	99.13
10/25	10/25	2401514MW0VZRVYH4	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/25	10/25	2401514MW0VZRVYL7	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/25	10/25	2401514MW0VZRVYMT	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/25	10/25	2401514MW0VZS9XYW	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/25	10/25	2401514MW0VZS9YA0	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/25	10/25	2401514MW0VZS9YDB	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/25	10/25	2420785MW52GHBBHE	EMBASSY SUITES MYRTLE BE 843-4490006 SC	708.96
10/29	10/29	2469216N035719PJE	FOOD LION #2680 WOODRUFF SC	41.63
10/29	10/29	2473309MZON781PMZ	TXDPS CRIME RECS EGOV.COM TX	3.32
10/30	10/30	2442733N1LM86L1ZY	CHICK-FIL-A #02966 DUNCAN SC	103.70
10/31	10/31	2401514N20X6PBH4Y	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/31	10/31	2401514N20X6RMLRP	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
10/31	10/31	2469216N12X4MVNXH	Amazon.com*1Y8MM6DO3 Amzn.com/bill WA	50.00
10/31	10/31	2469216N136DW4QHN	Amazon.com*A16BE0SL3 Amzn.com/bill WA	50.00
11/01	11/01	2469216N22XSW7PYX	Amazon.com*Q30NG81E3 Amzn.com/bill WA	50.00

PO Box 2360  
Omaha NE 68103-2360

Account  
Number: ..

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.075	12.90	0.00	0.00
Cash Advances	2.228	26.74	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.

O1AG1136 - 2 - 04/03/24



Name: SPARTANBURG DISTRICT FOUR  
SPARTANBURG CTY SCH DIST 4

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
11/03/24

Account  
Number:

**Account Summary**

Beginning balance	\$531.06	Number of days in billing cycle	31
Payments and credits	531.06	Credit limit	7,500.00
Purchase and adjustments less refunds	5,233.58	Available credit	2,266.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	11/28/24
Balance 11/03/24	\$5,233.58	NEW MINIMUM PAYMENT DUE	261.00

**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
			SPARTANBURG DISTRICT FOUR	
10/07	10/07	2413746MAEJ9PPL31	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	182.73
10/07	10/07	2431605MA38WZHMVG	SHELL OIL 57522556000 ENOREE SC	54.00
10/08	10/08	2469216MAZZKES73T	AMZN Mktp US*8Y59H0IM3 Amzn.com/bill WA	98.40
10/10	10/10	2422638MD02NDVX34	SAMSLUB.COM 888-746-7726 AR	466.48
10/13	10/13	2413746MGEJE2EAJR	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	150.84
10/13	10/13	2413746MGEJE2EAMB	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	147.77
10/13	10/13	2469216MF33SVBTLR	AMAZON MKTPL*IK9JF06C3 Amzn.com/bill WA	246.60
10/13	10/13	2475542MG4EQ983FB	SHERATON MYRTLE BEACH MYRTLE BEACH SC	386.34
10/15	10/15	2468808MH0T51LVKG	HOLDER ELECTRIC SUPPLY GREENVILLE SC	318.00
10/15	10/15	2469216MJ35GGBTJ3	Amazon.com*TW3IN04B3 Amzn.com/bill WA	62.26
10/15	10/15	7411870MJ0165MF1V	PAYMENT - THANK YOU RALEIGH NC	531.00-
10/18	10/18	2411641MLMMGWL2SF	BUY FIRE ALARM PARTS INC 866-812-1310 FL	470.09
10/18	10/18	2449216ML000W1EEZ	MERIDIX PLATFORM HTTPSSTACKSTR TX	99.99
10/20	10/20	2413746MPEJDSRT2X	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	319.74
10/20	10/20	2413746MPEJDSRT8K	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	293.92
10/21	10/21	2469216MP2YGBLG09	Amazon.com*RA4ZW5XK3 Amzn.com/bill WA	124.02
10/22	10/22	2469216MT2ZQZSTMS	AMZN Mktp US*RL0S75E93 Amzn.com/bill WA	46.01
10/23	10/23	2469216MT304PGG8Y	AMAZON MKTPL*6D6ZO1KS3 Amzn.com/bill WA	88.11
10/23	10/23	2475076MSS66L7PFJ	ROMA FAMILY RESTAURA 864-4766413 SC	71.67
10/24	10/24	2445501MS43A5PJ42	WAL-MART #1035 SE2 SPARTANBURG SC	17.84

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360  
Omaha NE 68103-2360

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
261.00	0.00	11/28/24	5,233.58	

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$	.
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PLEASE DETACH AND ENCLOSE  
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK  
PO BOX 63001  
CHARLOTTE NC 28263-3001

SPARTANBURG D FOUR  
SPARTANBURG CTY SCH DIST 4  
118 MCEDCO RD  
WOODRUFF SC 29388-9693



PO Box 2360  
Omaha NE 68103-2360

Account  
Number:

**Transactions Since Last Statement (continued)**

Trans	Post	Reference Number	Description	Amount
10/26	10/26	2413746MXEJK02LXQ	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	111.95
10/29	10/29	2469216MZ34PA6VKF	AMZN Mktp US*8N3099BT3 Amzn.com/bill WA	176.53
10/30	10/30	2420785N153L9GNQS	HILTON MYRTLE BEACH RESO 843-4495000 SC	641.76
10/30	10/30	2420785N153L9GPZ4	HILTON MYRTLE BEACH RESO 843-4495000 SC	658.53

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.075	12.90	0.00	0.00
Cash Advances	2.228	26.74	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**

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#### **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.

O1AG1136 - 2 - 04/03/24