SouthState

November 2024 Statement

Open Date: 10/24/2024 Closing Date: 11/25/2024 Account:

Visa® Community Card

Elan Financial Services 1-866-552-8855

ORANGEBURG COUNTY SCH

New Balance	**$7,715.29**
Minimum Payment Due	**$7,715.29**
Payment Due Date	**12/22/2024**

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	+	$16,980.31
Payments	-	$16,980.31CR
Other Credits	-	$700.00CR
Purchases	+	$8,415.29
Balance Transfers		$0.00
Advances		$0.00
Other Debits		$0.00
Fees Charged		$0.00
Interest Charged		$0.00
New Balance	=	**$7,715.29**
Past Due		**$0.00**
Minimum Payment Due		**$7,715.29**
Credit Line		$55,000.00
Available Credit		$47,284.71
Days in Billing Period		33

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

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

. to pay by phone
. to change your address

Account Number	
Payment Due Date	12/22/2024
New Balance	$7,715.29
Minimum Payment Due	$7,715.29

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		
10/24	10/23	6873	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
10/24	10/23	0875	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
10/24	10/23	3275	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
10/24	10/23	3541	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
10/24	10/23	4399	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
10/24	10/23	1212	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
10/25	10/24	5981	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
10/25	10/24	1666	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
10/25	10/24	7307	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
10/25	10/24	3064	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
10/31	10/30	1642	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
10/31	10/30	1964	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
10/31	10/30	7620	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
10/31	10/30	9105	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/01	10/31	4941	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/01	10/31	5070	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/01	10/31	5153	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/01	10/31	5203	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/01	10/31	5254	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/01	10/31	5726	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/01	10/31	6005	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/01	10/31	6211	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/04	11/01	3437	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/04	11/01	7930	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/07	11/06	9216	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/07	11/06	6888	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/12	11/11	6186	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/12	11/11	2184	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/12	11/11	3893	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/12	11/11	8412	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/12	11/11	0714	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
11/12	11/11	4062	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/21	11/20	0799	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/21	11/20	4908	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/21	11/20	3837	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/21	11/20	6862	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
11/25	11/22	3532	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
11/25	11/22	2554	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
			Total for Account	**$494.00**	

Transactions WASHINGTON,JESSE Credit Limit $12000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
11/13	11/12	3361	PUBLIX #829 COLUMBIA SC	$14.26	
11/18	11/15	0401	SOUTH CAROLINA ASSOCIA 803-7988380 SC	$325.00	
			Total for Account	**$339.26**	

Transactions LANG,TINA M Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
11/08	11/07	7025	ETSY, INC. 718-8557955 NY	$61.63	
11/12	11/11	3356	FOOD LION #2857 ORANGEBURG SC	$16.31	
11/13	11/12	8410	FOOD LION #2857 ORANGEBURG SC	$4.89	
11/21	11/19	2607	CHICK-FIL-A #02843 ORANGEBURG SC	$14.17	
11/21	11/19	2615	CHICK-FIL-A #02843 ORANGEBURG SC	$2.82	
11/22	11/21	1754	WAL-MART #0616 ORANGEBURG SC	$36.31	
11/22	11/21	2806	ORANGEBURG CASH AND CA 803-5362298 SC	$180.05	
			Total for Account	**$316.18**	

Transactions TAYLOR,ERICA Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
10/24	10/22	3047	CHICK-FIL-A #02843 ORANGEBURG SC	$603.78	
10/28	10/27	1726	AMAZON MKTPL*5D4P22EA3 Amzn.com/bill WA	$145.48	
10/29	10/28	8082	PALMETTO OFFICE SUPPLY ORANGEBURG SC	$29.84	
10/29	10/28	8090	PALMETTO OFFICE SUPPLY ORANGEBURG SC	$19.15	
11/01	10/31	7816	TOTAL MEETING CONCEPTS 850-385-3595 FL	$10.00	

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Transactions TAYLOR,ERICA Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
11/07	11/06	1178	WALGREENS #9879 800-289-2273 SC	$94.99	
11/07	11/06	9080	FOUNDRY PRESS ORANGEBURG SC	$51.96	
11/12	11/11	9437	AMAZON MKTPL*H61LK9RV3 Amzn.com/bill WA	$60.67	
11/13	11/12	8519	THE UPS STORE 2735 803-8373171 SC	$48.94	
11/14	11/13	6430	MICHAELS #9490 800-642-4235 TX	$285.54	
11/20	11/19	3401	IN *NORTHEAST TROPHIES 803-7381488 SC	$59.40	
11/25	11/24	6936	HILTON HOTELS 404-6592000 GA	$162.13	
11/25	11/23	7139	HILTON HOTELS ATLANTA GA	$34.56	
			Total for Account	**$1,606.46**	

Transactions FROST,BERNARD Credit Limit $20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
10/24	10/23	4538	SW* EXCLAIM WWW.SIGMAWEAR CT	$311.64	
11/12	11/07	4848	SAMSCLUB.COM 888-746-7726 AR	$242.67	
			Total for Account	**$554.31**	

Transactions CALLOWAY,LIANA N Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
11/05	11/04	0961	SOUTH CAROLINA ASSOCIA 803-7988380 SC MERCHANDISE/SERVICE RETURN	$700.00CR	
			Purchases and Other Debits		
10/31	10/30	3462	ORANGEBURG CASH AND CA 803-5362298 SC	$208.17	
11/12	11/07	0559	EMBASSY SUITES SAVANAH SAVANNAH GA	$557.69	
11/18	11/15	6573	FSP*COASTAL LIMOUSINE 843-501-2777 SC	$1,907.50	
11/18	11/14	0017	SOUTH CAROLINA ASSOCIA 803-7988380 SC	$125.00	
11/18	11/15	9281	HILTON MYRTLE BEACH RE 843-4495000 SC	$10.00	
11/18	11/15	4511	COUNCIL FOR EXCEPTIONA 703-264-9416 VA	$80.00	
11/18	11/16	0059	SATO JAPANESE RESTAURA COLUMBIA SC	$483.78	
11/22	11/21	4931	SQ *CARPENTER PSYCHOLO gosq.com SC	$700.00	
11/22	11/21	4268	SQ *CARPENTER PSYCHOLO gosq.com SC	$700.00	
			Total for Account	**$4,072.14**	

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SouthState

November 2024 Statement 10/24/2024 - 11/25/2024

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

Transactions FOSTER,SHAWN D Credit Limit $55000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
11/12	11/08	8011	GLENN AUTOGRAPH HOTEL ATLANTA GA	$110.00	
11/18	11/14	4994	COURTYARD BY MARRIOTT MYRTLE BEACH SC	$222.94	
			Total for Account	**$332.94**	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Payments and Other Credits		
11/14	11/14	7	PAYMENT THANK YOU	$16,980.31CR	
			Total for Account	**$16,980.31CR**	

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	$7,715.29	$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

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End of Statement