

**December 2024 Statement**

Open Date: 11/26/2024 Closing Date: 12/23/2024



Visa® Community Card

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Account:

Elan Financial
Services

1-866-552-8855

ORANGEBURG COUNTY SCH

New Balance	\$8,457.25
Minimum Payment Due	\$8,457.25
Payment Due Date	01/22/2025

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

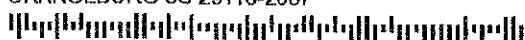
Previous Balance	+	\$7,715.29
Payments	-	\$7,715.29CR
Other Credits	-	\$110.00CR
Purchases	+	\$8,567.25
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$8,457.25
Past Due		\$0.00
Minimum Payment Due		\$8,457.25
Credit Line		\$55,000.00
Available Credit		\$46,542.75
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



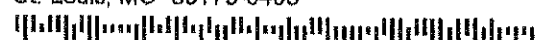
24-Hour Elan Financial Services: 1-866-552-8855

. to pay by phone
. to change your addressORANGEBURG COUNTY SCH
ACCOUNTS PAYABLE
102 FOUNDERS CT
ORANGEBURG SC 29118-2087

Account Number	
Payment Due Date	1/22/2025
New Balance	\$8,457.25
Minimum Payment Due	\$8,457.25

Amount Enclosed \$ _____

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.

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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					
12/05	12/04	6381	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
12/05	12/04	1605	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
12/06	12/05	4610	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
12/06	12/05	9429	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
12/10	12/09	1024	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
12/10	12/09	1859	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
12/10	12/09	1933	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
12/10	12/09	1966	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
12/10	12/09	5599	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
12/10	12/09	7991	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
12/10	12/09	8270	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
12/10	12/09	8403	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
12/12	12/12	8040	FACEBK *K55SHFCGC2 650-5434800 CA	\$46.00	
12/16	12/13	2809	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
12/16	12/13	3591	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
12/16	12/13	6412	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
12/16	12/13	2380	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
12/16	12/13	4659	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
12/16	12/13	3411	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
12/16	12/15	6046	FACEBK *RVKT8FLGC2 650-5434800 CA	\$20.23	
12/16	12/15	5062	FACEBK *RH8PWF8GC2 650-5434800 CA	\$45.71	
12/18	12/17	9782	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
12/18	12/17	9949	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
12/18	12/17	5628	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
12/18	12/17	6030	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
12/19	12/18	3009	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
12/19	12/18	7870	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
12/20	12/19	9051	FACEBK *5Z7QFFLGC2 650-5434800 CA	\$83.00	
Total for Account				\$506.94	

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Transactions		WASHINGTON, JESSE			Credit Limit \$12000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
Purchases and Other Debits						
12/04	12/03	9388	TRACTOR-SUPPLY-CO #042 ORANGEBURG SC	\$46.06	_____	
12/04	12/03	9206	TRACTOR-SUPPLY-CO #042 ORANGEBURG SC	\$192.57	_____	
12/09	12/06	5018	YOUNG PLANTATIONS 800-7296003 NC	\$996.80	_____	
12/11	12/10	1403	WM SUPERCENTER #616 ORANGEBURG SC	\$514.56	_____	
Total for Account				\$1,749.99		

Transactions		LANG, TINA M			Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
Purchases and Other Debits						
12/06	12/05	7240	FOOD LION #2857 ORANGEBURG SC	\$7.78	_____	
12/06	12/05	4891	WM SUPERCENTER #616 ORANGEBURG SC	\$39.40	_____	
12/06	12/05	8618	BIG LOTS STORES - #199 ORANGEBURG SC	\$25.65	_____	
12/09	12/06	8552	WM SUPERCENTER #745 STOCKBRIDGE GA	\$14.52	_____	
Total for Account				\$87.35		

Transactions		TAYLOR, ERICA			Credit Limit \$14000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
Purchases and Other Debits						
12/04	12/03	2500	IN *PARADE FLOATS BY A 843-8893166 SC	\$500.00	_____	
12/04	12/02	6092	HOBBY LOBBY #323 WEST COLUMBIA SC	\$14.97	_____	
12/05	12/04	8927	TST* NOTHING BUNDT CAK 803-306-5999 SC	\$29.64	_____	
12/10	12/09	1874	WM SUPERCENTER #616 ORANGEBURG SC	\$127.06	_____	
12/10	12/08	2098	MICHAELS STORES 9813 NO CHARLESTON SC	\$63.80	_____	
12/12	12/11	7072	DOLLAR GENERAL #13572 ORANGEBURG SC	\$41.75	_____	
12/12	12/11	2923	AMAZON MKTPL *ZX2CA32X2 Amzn.com/bill WA	\$189.76	_____	
12/16	12/13	8029	WAL-MART #0616 ORANGEBURG SC	\$220.61	_____	
12/18	12/17	3818	HOBBY LOBBY ECOMM 405-745-1100 OK	\$58.23	_____	
12/19	12/18	1746	DILLON SUPPLY 919-838-4200 NC	\$295.87	_____	
12/19	12/18	9351	WALGREENS #12478 800-289-2273 SC	\$90.68	_____	
Total for Account				\$1,632.37		

Transactions		FROST, BERNARD			Credit Limit \$20000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
Purchases and Other Debits						

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ORANGEBURG COUNTY SCH

Elan Financial Services (1-866-552-8855



Transactions		FROST, BERNARD			Credit Limit \$20000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
11/27	11/26	5461	SAMSClub #6203 COLUMBIA SC	\$92.91	_____	
12/19	12/17	0010	THE GARDEN GATE FLORIS ORANGEBURG SC	\$74.90	_____	
Total for Account				\$167.81		

Transactions		CALLOWAY, LIANA N			Credit Limit \$14000	
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
Other Credits						
11/27	11/25	0152	SOUTH CAROLINA ASSOCIA COLUMBIA SC MERCHANDISE/SERVICE RETURN		\$50.00CR	_____
12/09	12/05	0277	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN		\$10.00CR	_____
Purchases and Other Debits						
11/26	11/24	8726	SIGNIA ATLANTA CONV ATLANTA GA		\$923.31	_____
12/04	12/03	7338	TST*ORIGINAL HOUSE OF Orangeburg SC		\$256.13	_____
12/04	12/03	1878	ORANGEBURG CASH AND CA 803-5362298 SC		\$166.18	_____
12/04	12/03	7342	HCM*SOUTH CAROLINA CAR 877-6435246 SC		\$230.00	_____
12/11	12/10	0367	DOLLAR TREE ORANGEBURG SC		\$71.62	_____
12/16	12/13	0387	ANTLEY BROTHERS BARBEC 803-5310444 SC		\$404.69	_____
12/18	12/16	7614	SCABSE 8034141970 SC		\$40.00	_____
12/19	12/18	0832	SOUTH CAROLINA SPEECH 803-9996902 SC		\$340.00	_____
12/19	12/18	0840	SOUTH CAROLINA SPEECH 803-9996902 SC		\$440.00	_____
12/19	12/18	0857	SOUTH CAROLINA SPEECH 803-9996902 SC		\$440.00	_____
12/19	12/18	0865	SOUTH CAROLINA SPEECH 803-9996902 SC		\$440.00	_____
Total for Account					\$3,691.93	

Transactions		FOSTER, SHAWN D				Credit Limit \$55000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Other Credits							
11/27	11/25	0160	SOUTH CAROLINA ASSOCIA COLUMBIA SC MERCHANDISE/SERVICE RETURN			\$50.00CR	_____
Purchases and Other Debits							
11/27	11/26	0150	HAMPTON INNS DUNCAN SC			\$179.52	_____
12/05	12/03	0060	SOUTH CAROLINA ASSOCIA 803-7988380 SC			\$325.00	_____
12/09	12/07	5758	TST*ORIGINAL HOUSE OF 803-531-4000 SC			\$166.34	_____
Total for Account						\$620.86	

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Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
12/18	12/18	7	PAYMENT THANK YOU	\$7,715.29CR	
			Total for Account	\$7,715.29CR	

2024 Totals Year-to-Date	
Total Fees Charged in 2024	\$3.65
Total Interest Charged in 2024	\$0.00

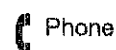
Interest Charge Calculation

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	\$8,457.25	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

Contact Us



Voice: 1-866-552-8855
TDD: 1-888-352-6455
Fax: 1-866-807-9053



Questions
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Fargo, ND 58125-6353



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