FirstCitizensBank

VISA

PO Box 2360
Omaha NE 68103-2360

Name: DARLINGTON CTY SCH DS
DARLINGTON CTY SCH DS

Billing Cycle Closing Date: 01/03/25

Account Number: [redacted]

Account Summary

Beginning balance	$55,492.39	Number of days in billing cycle	31
Payments and credits	55,359.11	Credit limit	333,000.00
Purchase and adjustments less refunds	36,528.25	Available credit	296,338.00
Cash advances	0.00	Available cash line	99,900.00
FINANCE CHARGES	0.00	Payment due date	01/28/25
Balance 01/03/25	$36,661.53	NEW MINIMUM PAYMENT DUE	1,826.00

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] $55,195.46-	
12/28	12/28	F393900PU00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	55,195.46-
			LILKENYA R JENKINS	
			TOTAL [redacted] $2,295.93	
12/04	12/04	2422638P404AR3AFR	WAL-MART #1135 HARTSVILLE SC	163.00
12/04	12/04	2449398P41HAWG1RK	IT'S FASHION #7695 HARTSVILLE SC	136.00
12/04	12/04	2475542P4MB14SQ2B	SHOE SHOW 0765 HARTSVILLE SC	80.98
12/12	12/12	7444500PQBLPEAG6P	WM SUPERCENTER #7188 DARLINGTON CREDIT	143.81-
12/16	12/16	2475542PG3WBE3MQR	SOLUTION TREE INC 812-3367700 IN	320.82
12/19	12/19	2406466PJEHMD6AYH	LITERACY* PALMETTO STA WWW.PALMETTOS SC	285.00
12/19	12/19	2406466PJ0002LLHG	LITERACY* PALMETTO STA WWW.PALMETTOS SC	585.00
12/19	12/19	2406466PJ0002T3HD	LITERACY* PALMETTO STA WWW.PALMETTOS SC	285.00
12/19	12/19	2406466PJ000321WA	LITERACY* PALMETTO STA WWW.PALMETTOS SC	385.00
12/19	12/19	2445501PJ43AGAXK9	WAL-MART #7188 DARLINGTON SC	198.94
			MARISA M JOHNSON	
			TOTAL [redacted] $473.92	
12/04	12/04	2475542P44EVXKZMS	HILTON GARDEN INN COLUMBIA SC	159.66
12/05	12/05	2442733P5LM7RLALL	CHICK-FIL-A #00509 FLORENCE SC	141.93
12/05	12/05	2444500P5BLKKZ6EK	WM SUPERCENTER #630 FLORENCE SC	75.26
12/06	12/06	2473309P60WNAKXYL	JERSEY MIKES 7093 HARTSVILLE SC	97.07

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
1,826.00	0.00	01/28/25	36,661.53	[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
			CHUCK MILLER	
			TOTAL [redacted] $858.18	
12/04	12/04	2494300P432LDKMGL	HYATT REGENCY GREENVILLE GREENVILLE SC	405.62
12/05	12/05	2401514P514QBQM19	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/05	12/05	2401514P514QD3B1F	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/06	12/06	2413746P65SJTE9SG	HOBBY LOBBY #321 FLORENCE SC	21.56
12/10	12/10	2401514PA15QAE5PK	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/10	12/10	2401514PA15Q8R9NA	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/11	12/11	2401514PB15K5Z052	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/11	12/11	2401514PB15K5Z08Q	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/11	12/11	2401514PB15K7JJ14	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/11	12/11	2401514PB15K7JJ8X	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/12	12/12	2401514PQ15S37720	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/12	12/12	2401514PQ15S4Y3NP	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/13	12/13	2401514PD1612FWMT	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/13	12/13	2401514PD16145SR7	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/16	12/16	2463923PGS66F5ZMY	SOUTH CAROLINA ASSOCIATIO803-7988380 SC	275.00
			STEPHANIE H BRIDGES	
			TOTAL [redacted] $594.00	
12/04	12/04	2419880P3D1JHFKTX	SCABSE 8034141970 SC	375.00
12/09	12/09	2413746P901GXFHRT	USPS PO 4522200532 DARLINGTON SC	219.00
			TIM A NEWMAN	
			TOTAL [redacted] $550.98	
12/07	12/07	2405449P70FWMHZ95	CHARLESTON CRAB HOUSE MAR CHARLESTON SC	550.98
			CARLA A WATFORD	
			TOTAL [redacted] $59.32	
12/03	12/04	2494300P331WK759B	DD/BR #362469 HARTSVILLE SC	79.16
12/09	12/09	7405523P85480VYKQ	WALMART.COM WALMART.COM AR CREDIT	19.84-
			KIMBERLY S MASON	
			TOTAL [redacted] $403.64	
12/09	12/09	2444500P9BLNHV2HT	WM SUPERCENTER #630 FLORENCE SC	8.04
12/09	12/09	2444500P9BLNHV2L2	WM SUPERCENTER #630 FLORENCE SC	79.13
12/12	12/12	2400341PBS66DD8BH	BOJANGLES 625- BENNETTSVI843-4791500 SC	76.78
12/12	12/12	2444500PQBLNH9X7G	WM SUPERCENTER #4457 BENNETTSVILLE SC	59.41
12/17	12/17	2442733PGLYPP245Z	CARLIE C'S #735 BENNETTSVILLE SC	90.18
12/17	12/17	2445501PG43AQ4Q1A	WAL-MART #4457 BENNETTSVILLE SC	90.10
			AUDREY CHILDERS	
			TOTAL [redacted] $793.48	
12/02	12/04	2443106P231LJ373P	OLIVE GARDEN 0021684 FLORENCE SC	350.60
12/02	12/04	2469216P235MB6WH5	KRISPY KREME #0543 FLORENCE SC	21.98
12/16	12/16	2445501PF43AF9NZZ	WAL-MART #7188 DARLINGTON SC	57.95
12/17	12/17	2400175PH0K4EYXRA	THE STATE NEWSPAPER 800-888-3566 CA	362.95
			DAWN JOHNSON	
			TOTAL [redacted] $1,932.30	
12/03	12/04	2422638P3049XZSVB	WAL-MART #7188 DARLINGTON SC	203.27
12/03	12/04	2444500P3BLNBTGGS	WM SUPERCENTER #1135 HARTSVILLE SC	106.84
12/06	12/06	2454045P609VYPEHY	TOWN HALL 843-4725203 SC	942.50
12/10	12/10	2494144PA0N3L48LQ	ROSES EXPRESS #627 DARLINGTON SC	26.69
12/11	12/11	2469216PA31FMXVFQ	EXXON REFUEL 38 HARTSVILLE SC	37.00
12/13	12/13	2444500PDBLNZTSQF	WM SUPERCENTER #7188 DARLINGTON SC	152.88
12/18	12/18	2444500PH8PXBAXZT	CKE*BLOCK AND VINI FLOREN FLORENCE SC	387.60
12/19	12/19	2479338PJ01V27GKD	Shulers BBQ Sellers SC	75.52
			ADA HARPER SINDAB	
			TOTAL [redacted] $400.00	
12/20	12/20	2444500PK8PP9L3E5	PY *JAZZY BLUES HARTSVILLE SC	400.00

Transactions continued on next page

FirstCitizensBank

VISA

PO Box 2360
Omaha NE 68103-2360

Account Number: [redacted]

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
			EDDIE L SHULER	
			TOTAL [redacted] **$124.30**	
12/06	12/06	2413746P65SGXB0GM	HOBBY LOBBY #321 FLORENCE SC	30.70
12/06	12/06	2480197P651ZRQJLL	FOREST LAKE GREENHOUSES FLORENCE SC	24.83
12/09	12/09	2442733P8LYRFESKW	DARLINGTON IGA DARLINGTON SC	20.20
12/10	12/10	2444500PA00PBQD9N	DOLLARTREE DARLINGTON SC	20.25
12/11	12/11	2444500PBHEWZPJRQ	DOLLAR GENERAL #19628 DARLINGTON SC	17.30
12/13	12/13	2444500PD00TLA6AS	FAMILY DOLLAR DARLINGTON SC	11.02
			ANTONIO M THOMAS	
			TOTAL [redacted] **$2,641.78**	
12/03	12/04	2444500P3HEYT5Y1H	DOLLAR-GENERAL #7093 HARTSVILLE SC	75.00
12/15	12/15	2444500PFBLKZNH94	WM SUPERCENTER #1135 HARTSVILLE SC	177.98
12/16	12/16	2422638PG04NT6LST	WAL-MART #1135 HARTSVILLE SC	42.25
12/16	12/16	2469216PF360234QD	SQ *BEASLEY'S BBQ CATERIN Hartsville SC	2,346.55
			TIMOTHY A HOWLE	
			TOTAL [redacted] **$88.20**	
12/10	12/10	2402762P91YKN7B9K	AMERAPRODUC 800-608-6568 TX	80.48
12/12	12/12	2469216PQ32JPAMJY	SQ *FASTENERE INC gosq.com NY	7.72
			BENJAMIN BROWN	
			TOTAL [redacted] **$4,381.95**	
12/06	12/06	2412259P50VYKMFEW	PAMS RESTAURANT HARTSVILLE SC	291.20
12/10	12/10	2401134PA0003QW1L	JAMF SOFTWARE, LLC HTTPSWWW.JAMF MN	2,000.00
12/10	12/10	2439900P98JTNS3DP	BEST BUY 00008268 FLORENCE SC	971.98
12/12	12/12	2469216PB32HP2QBG	LOWES #02803* HARTSVILLE SC	890.65
12/16	12/16	2439900PFELMP3PSE	BESTBUYCOM807002011616 888BESTBUY MN	107.99
12/18	12/18	2444500PJ00SF6KFR	DOLLARTREE DARLINGTON SC	44.55
12/24	12/24	2480394PRSRSJMRW6	GOOGLE*YOUTUBE TV G.CO/HELPPAY# CA	5.39
12/29	12/29	2480394PXSRSKLAHL	GOOGLE*YOUTUBE TV G.CO/HELPPAY# CA	70.19
			SARAH TEW	
			TOTAL [redacted] **$2,946.86**	
12/07	12/07	2480197P75366NATP	BEST WESTERN PLUS GREENV GREENVILLE SC	212.90
12/09	12/09	2403596P8359YW3DX	AMERICAN AIR0012197112584 FORT WORTH TX	421.96
12/09	12/09	2403596P8359YW3EP	AMERICAN AIR0010615703789 FORT WORTH TX	24.84
12/09	12/09	2403596P8359YW3EZ	AMERICAN AIR0010615703790 FORT WORTH TX	22.36
12/09	12/09	2403596P8359YW3E5	AMERICAN AIR0012197112585 FORT WORTH TX	421.96
12/09	12/09	2403629P8LSSK48XX	ALLIANZ TRAVEL INS ALLIANZINS.US VA	66.84
12/09	12/09	2421073P9155SJ6Y9	NASP 301-657-0270 MD	529.00
12/10	12/10	2421073PG16K27KNZ	NASP 3016570270 MD	359.00
12/10	12/10	2421073PG16K27KPE	NASP 3016570270 MD	359.00
12/10	12/10	2421073PG16K27KP7	NASP 3016570270 MD	529.00
			CARLA M JEFFERSON	
			TOTAL [redacted] **$1,207.53**	
12/09	12/09	2401134P8002LJ1VR	CANVA* I04360-65822069 HTTPSCANVA.CO DE	72.50
12/09	12/09	2443106P835AHWE5Y	TARGET.COM * 800-591-3869 MN	5.39
12/09	12/09	2443106P835QKZD3F	TARGET.COM * 800-591-3869 MN	11.87
12/10	12/10	2443106P935V5TSPY	TARGET.COM * WWW.TARGET.CO MN	75.45
12/16	12/16	2416407PF2LR83RYM	TARGET 00014522 FLORENCE SC	216.00
12/18	12/18	2401134PJEHM7S67S	EVERGREENEDGROUP EVERGREENEDGR CO	625.00
12/18	12/18	2445501PH43A6MLLT	WAL-MART #1135 HARTSVILLE SC	61.04
12/19	12/19	2444500PJ5SQTD6YZ	WALMART.COM 8009256278 800-966-6546 AR	140.28
			STEPHANIA LENARD	
			TOTAL [redacted] **$325.00**	
12/09	12/09	2463923P9S66ENPG2	SOUTH CAROLINA ASSOCIATIO803-7988380 SC	325.00
			ROBBIE SMITH	
			TOTAL [redacted] **$4,144.45**	
12/03	12/04	2419880P2D1HGRH88	PAYPAL *SOUTHCAROLI SO 4029357733 CA	275.00
12/03	12/04	2420785P34Z581WGT	EMBASSY SUITES MYRTLE BE 843-4490006 SC	211.68
12/04	12/04	2420785P4516S4G9L	EMBASSY SUITES MYRTLE BE 843-4490006 SC	234.08
12/04	12/04	2475542P37YKVF53N	HCM*SOUTH CAROLINA CAREER877-6435246 SC	230.00

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
12/07	12/07	2475542P77MAXJDNL	HOMEWOOD SUITES SAN ANTONIO TX	787.62
12/07	12/07	2475542P77MAXJDQ2	HOMEWOOD SUITES SAN ANTONIO TX	787.62
12/10	12/10	2420785PA5495AW36	EMBASSY SUITES MYRTLE BE 843-4490006 SC	344.24
12/11	12/11	2444500PBEJ0A4EW3	LITTLE CAESARS 1759 0001 FLORENCE SC	517.15
12/12	12/12	2469216PQ32VAYSKB	FOOD LION #1428 DARLINGTON SC	63.54
12/17	12/17	2422638PH04R0SQGV	WAL-MART #7188 DARLINGTON SC	265.04
12/21	12/21	2444500PL8PNFK29B	CKE*BLOCK AND VINI FLOREN FLORENCE SC	428.48
			TINA MOORE	
			TOTAL [redacted] $6,362.36	
12/03	12/04	2444500P3BLKPNF8L	WM SUPERCENTER #7188 DARLINGTON SC	113.43
12/04	12/04	2402820P3S66DJ3JX	TRENDZ BY KATHY DARLINGTON SC	32.39
12/05	12/05	2422638P504BYPVTM	WAL-MART #7188 DARLINGTON SC	255.40
12/05	12/05	2444500P500NAPJQX	DOLLARTREE DARLINGTON SC	32.40
12/06	12/06	2480197P651ZRQJLW	FOREST LAKE GREENHOUSES FLORENCE SC	32.39
12/09	12/09	2480166P80T535DSE	AMERICAN TROPHY FLORENCE SC	237.60
12/09	12/09	2422638P904FZRFJX	WAL-MART #7188 DARLINGTON SC	42.62
12/09	12/09	2444500P9HEX2ZDS3	DOLLAR GENERAL #19628 DARLINGTON SC	33.11
12/09	12/09	2469216P82ZJ1K3VW	MARRIOTT CHRLSTN RIVER 843-723-3000 SC	334.96
12/09	12/09	2469216P82ZJ1K3WL	MARRIOTT CHRLSTN RIVER 843-723-3000 SC	334.96
12/09	12/09	2469216P82ZJ1K3WQ	MARRIOTT CHRLSTN RIVER 843-723-3000 SC	334.96
12/09	12/09	2469216P82ZJ1K3WW	MARRIOTT CHRLSTN RIVER 843-723-3000 SC	334.96
12/09	12/09	2469216P82ZJ1K3W4	MARRIOTT CHRLSTN RIVER 843-723-3000 SC	334.96
12/09	12/09	2469216P82ZJ1K4B3	MARRIOTT CHRLSTN RIVER 843-723-3000 SC	334.96
12/12	12/12	2444500PQHEX4MPYZ	DOLLAR GENERAL #19628 DARLINGTON SC	10.02
12/12	12/12	2480197PB5796SPW3	MR B'S HARTSVILLE SC	2,694.81
12/13	12/13	2404068PQS66EXQ69	VENUS RESTAURANT AND CATE843-6699977 SC	57.04
12/14	12/14	2469216PD33XHXY36	1-800-FLOWERS.COM,INC. 800-468-1141 NY	100.41
12/16	12/16	2449398PG1LZQBK31	SPECIAL EVENTS INSURANCE 800-507-8414 MN	100.00
12/16	12/16	2482913PG01VV4GQ4	CITY OF HARTSVILLE HARTSVILLE SC	400.00
12/19	12/19	2444500PK5SD3XEY2	WALMART.COM 8009256278 800-966-6546 AR	210.98
			COREY LEWIS	
			TOTAL [redacted] $898.93	
12/11	12/11	2413746PB014YGTW3	USPS PO 4538400550 HARTSVILLE SC	8.56
12/18	12/18	2475542PJ51KZZ5LX	HILTON HOTEL AUSTIN 512-4828000 TX	575.64
12/19	12/19	2475542PK51LBXAYS	HILTON HOTEL AUSTIN 512-4828000 TX	314.73
			MELINDA BROWN	
			TOTAL [redacted] $347.25	
12/04	12/04	2444500P4BLKP332Q	WM SUPERCENTER #7188 DARLINGTON SC	27.95
12/20	12/20	2469216PL310H0B5X	FOOD LION #1428 DARLINGTON SC	27.80
12/20	12/20	2480197PL5FYQGXKS	HOLT BROS BBQ DARLINGTON SC	291.50
			VICTORIA WILLIAMS COOPER	
			TOTAL [redacted] $1,470.08	
12/13	12/13	2406466PQ0003QHX4	LITERACY* PALMETTO STA WWW.PALMETTOS SC	385.00
12/15	12/15	2469216PF361P1PVE	SHERATON DALLAS FD DALLAS TX	800.08
12/19	12/19	2406466PJ0002JPP7	LITERACY* PALMETTO STA WWW.PALMETTOS SC	285.00
			WANDA GOVAN	
			TOTAL [redacted] $163.66	
12/17	12/17	2444500PHBLL4ZVZM	WM SUPERCENTER #7188 DARLINGTON SC	163.66
			WILLIAM LENARD	
			TOTAL [redacted] $732.68	
12/11	12/11	7420847PB0003NZS4	SP ORIGAMIORGANELLES HERTFORD GB	155.67
12/11	12/11	7420847PB0003NZS4	FOREIGN CURRENCY FEE	4.67
		- 12/11	GB POUND STERLNG	
		- 12/11	121.80 X 1.31642036	
12/13	12/13	2413746PD0198KF7A	USPS PO 4547200069 LAMAR SC	9.68
12/13	12/13	2471705PQ7YNHXZH4	CINTAS CORP 972-9967900 OH	562.66

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
			MERRIMAN NICHOLS	
			TOTAL [redacted] **$1,362.60**	
12/02	12/04	2442733P2LM7R38BJ	CHICK-FIL-A #00168 FLORENCE SC	139.06
12/04	12/04	2444500P85SQVLAYR	WALMART.COM 8009256278 BENTONVILLE AR	70.76
12/04	12/04	2494300P432LDKME1	HYATT REGENCY GREENVILLE 8642351234 SC	405.62
12/06	12/06	2469216P52ZB7EBHW	WALMART.COM 800-925-6278 AR	256.45
12/06	12/06	2469216P52ZB7LFLG	WALMART.COM 800-925-6278 AR	52.88
12/08	12/08	2444500P85SQVLB1B	WALMART.COM 8009256278 800-966-6546 AR	75.59
12/10	12/10	2444500P95SDFZ90A	WALMART.COM 8009256278 800-966-6546 AR	34.52
12/16	12/16	2442733PGLM7RK8BT	CHICK-FIL-A #00509 FLORENCE SC	159.72
12/18	12/18	2444500PH8PN4QSQD	WALMART.COM 8009256278 800-966-6546 AR	38.78
12/18	12/18	2444500PJ2X8QP35Z	WALMART.COM 8009256278 800-966-6546 AR	12.20
12/24	12/24	2405523PP5JWD3LMS	WALMART.COM 800-925-6278 AR	117.02
			HEATH SHIREY	
			TOTAL [redacted] **$245.51**	
12/02	12/04	2494144P20M4WD71L	BURGER KING #2804 Q07 FLORENCE SC	47.72
12/03	12/04	2420785P256AP00DP	SOUTH CAROLINA ASSOCIATIO803-4923025 SC	117.00
12/15	12/15	2444500PFBLKZP6W3	WM SUPERCENTER #3638 FLORENCE SC	80.79
			ASHLEY TAYLOR	
			TOTAL [redacted] **$400.32**	
12/12	12/12	2494300PQ37JLNL7T	HAMPTON INN NEWBERRY NEWBERRY SC	200.16
12/12	12/12	2494300PQ37JLNL81	HAMPTON INN NEWBERRY NEWBERRY SC	200.16
			GENEVA WILLIAMS	
			TOTAL [redacted] **$104.44**	
12/12	12/12	2413746PQ0168X0ST	FIREHOUSE SUBS 0454 QSR FLORENCE SC	104.44
			JAMES FORD	
			TOTAL [redacted] **$54.95**	
12/06	12/06	2469216P62XBJ88YW	KRISPY KREME #0542 FLORENCE SC	54.95

$36,528.25 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 01/28/25.
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	0.867	10.40	0.00	0.00
Cash Advances	2.187	26.24	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.