

**March 2025 Statement**

Page 1 of 6



Open Date: 02/25/2025 Closing Date: 03/25/2025

Account:

Visa® Community Card

**Elan Financial
Services****1-866-552-8855**

ORANGEBURG COUNTY SCH

New Balance	\$31,237.20
Minimum Payment Due	\$31,237.20
Payment Due Date	04/22/2025
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	+	\$25,220.36
Payments	-	\$25,220.36 ^{CR}
Other Credits	-	\$731.12 ^{CR}
Purchases	+	\$31,968.32
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$31,237.20
Past Due		\$0.00
Minimum Payment Due		\$31,237.20
Credit Line		\$55,000.00
Available Credit		\$23,762.80
Days in Billing Period		29

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 address

ORANGEBURG COUNTY SCH
ACCOUNTS PAYABLE
102 FOUNDERS CT
ORANGEBURG SC 29118-2087

Account Number	
Payment Due Date	4/22/2025
New Balance	\$31,237.20
Minimum Payment Due	\$31,237.20

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.



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							
02/25	02/24	7297	SLED CHECK NON PROFIT	EGOV.COM	SC	\$25.00	
02/25	02/24	7321	SLED CHECK NON PROFIT	EGOV.COM	SC	\$8.00	
02/25	02/24	7651	SLED CHECK NON PROFIT	EGOV.COM	SC	\$25.00	
02/26	02/25	1581	SLED CHECK NON PROFIT	EGOV.COM	SC	\$25.00	
02/27	02/26	8332	SLED CHECK NON PROFIT	EGOV.COM	SC	\$25.00	
03/03	02/28	5554	SLED CHECK NON PROFIT	EGOV.COM	SC	\$25.00	
03/03	02/28	5562	SLED CHECK NON PROFIT	EGOV.COM	SC	\$25.00	
03/04	03/03	9305	SLED CHECK NON PROFIT	EGOV.COM	SC	\$25.00	
03/04	03/03	9743	SLED CHECK NON PROFIT	EGOV.COM	SC	\$25.00	
03/05	03/03	2481	CHICK-FIL-A #02843	ORANGEBURG	SC	\$114.50	
03/05	03/04	7672	SLED CHECK NON PROFIT	EGOV.COM	SC	\$25.00	
03/13	03/12	0433	SLED CHECK NON PROFIT	EGOV.COM	SC	\$25.00	
03/13	03/12	1332	SLED CHECK NON PROFIT	EGOV.COM	SC	\$8.00	
03/14	03/13	7354	SLED CHECK NON PROFIT	EGOV.COM	SC	\$25.00	
03/19	03/17	0052	SOUTH CAROLINA ASSOCIA	803-7988380	SC	\$60.00	
03/24	03/21	1492	SLED CHECK NON PROFIT	EGOV.COM	SC	\$25.00	
03/24	03/21	1500	SLED CHECK NON PROFIT	EGOV.COM	SC	\$25.00	
03/24	03/21	1518	SLED CHECK NON PROFIT	EGOV.COM	SC	\$25.00	
03/24	03/21	5806	ASSOCIATIO* SCASA CARE	NAYLOR.COM	MD	\$674.00	
Total for Account						\$1,214.50	

Transactions		SANDERS, GAIL				Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Purchases and Other Debits							
03/14	03/13	6509	FSP*SCAGPO	757-713-7831	SC	\$40.00	_____
03/17	03/14	9143	HILTON COLUMBIA CENTER	COLUMBIA	SC	\$58.32	_____
Total for Account						\$98.32	

March 2025 Statement 02/25/2025 - 03/25/2025
ORANGEBURG COUNTY SCH

Page 3 of 6
Elan Financial Services 1-866-552-8855

Transactions		WASHINGTON, JESSE		Credit Limit \$12000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
03/13	03/10	1342	U-HAULGREENS AUTO SALE ORANGEBURG SC MERCHANDISE/SERVICE RETURN	\$2.45CR	_____
Purchases and Other Debits					
03/10	03/06	0013	SOUTH CAROLINA ASSOCIA 803-7988380 SC	\$125.00	_____
03/20	03/19	8094	BIL*The Training Cente 408-6761881 DE	\$240.00	_____
Total for Account				\$362.55	

Transactions		LANG, TINA M		Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
03/20	03/19	5522	HOLIDAY INN EXPRESS CH 8437224000 SC MERCHANDISE/SERVICE RETURN	\$1.80CR	_____
Purchases and Other Debits					
02/25	02/24	3674	SC CAUCUS OF BLACK SCH 803-856-9121 SC	\$300.00	_____
02/25	02/24	1827	CLAFLIN UNIVERSITY CLAFLIN.EDU SC	\$1,250.00	_____
02/28	02/26	3146	HILTON MYRTLE BEACH RE 843-4495000 SC	\$112.00	_____
02/28	02/26	3898	HILTON MYRTLE BEACH RE 843-4495000 SC	\$5,564.16	_____
03/05	03/04	3289	FOOD LION #2857 ORANGEBURG SC	\$7.58	_____
03/11	03/09	1741	HILTON ATLANTA SERTIFI 404-6592000 GA	\$300.00	_____
03/11	03/09	1758	HILTON ATLANTA SERTIFI 404-6592000 GA	\$400.00	_____
03/11	03/09	1766	HILTON ATLANTA SERTIFI 404-6592000 GA	\$300.00	_____
03/11	03/09	1774	HILTON ATLANTA SERTIFI 404-6592000 GA	\$300.00	_____
03/11	03/09	1782	HILTON ATLANTA SERTIFI 404-6592000 GA	\$400.00	_____
03/12	03/10	8681	HILTON ATLANTA SERTIFI 404-6592000 GA	\$400.00	_____
03/20	03/19	5501	HOLIDAY INN EXPRESS CH 8437224000 SC	\$13.20	_____
03/24	03/21	3134	OLLIES BARGAIN OUTLET ORANGEBURG SC	\$40.08	_____
03/24	03/21	5201	WAL-MART #0616 ORANGEBURG SC	\$31.84	_____
03/24	03/21	0453	ROSES #176 ORANGEBURG SC	\$9.39	_____
03/24	03/21	9612	ORANGEBURG CASH AND CA 803-5362298 SC	\$41.17	_____
03/25	03/23	7437	HILTON HOTELS 404-6592000 GA	\$180.00	_____
Total for Account				\$9,847.62	

Transactions		TAYLOR, ERICA		Credit Limit \$14000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
03/25	03/19	4114	HILTON INTERNATIONALS 202-4833000 DC	\$288.72CR	_____

Continued on Next Page



March 2025 Statement 02/25/2025 - 03/25/2025

Page 4 of 6

ORANGEBURG COUNTY SCH

Elan Financial Services (1-866-552-8855



Transactions TAYLOR,ERICA Credit Limit \$14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
MERCHANDISE/SERVICE RETURN					
Purchases and Other Debits					
02/28	02/26	8486	CHICK-FIL-A #02843 ORANGEBURG SC	\$326.73	_____
03/03	02/28	6412	CHICK-FIL-A #02569 COLUMBIA SC	\$444.22	_____
03/05	03/04	9001	TST*ORIGINAL HOUSE OF Orangeburg SC	\$188.00	_____
03/06	03/04	9046	COUNTRY INN & STES - C CAYCE SC	\$120.99	_____
03/06	03/04	9384	COUNTRY INN & STES - C CAYCE SC	\$120.99	_____
03/06	03/04	9400	COUNTRY INN & STES - C CAYCE SC	\$120.99	_____
03/06	03/04	9434	COUNTRY INN & STES - C CAYCE SC	\$120.99	_____
03/06	03/04	9459	COUNTRY INN & STES - C CAYCE SC	\$120.99	_____
03/10	03/06	2042	GROUCHO'S OF ORANGEBUR 803-5340005 SC	\$642.81	_____
03/10	03/07	2897	ZAZZLE INC 888-892-9953 CA	\$366.86	_____
03/11	03/10	9656	DOLLARTREE ORANGEBURG SC	\$5.35	_____
03/11	03/10	2965	DNH*GODADDY.COM 480-505-8855 AZ	\$2,249.94	_____
03/12	03/11	2762	DOLLARTREE ORANGEBURG SC	\$29.79	_____
03/12	03/11	2689	DOLLAR TREE ORANGEBURG SC	\$13.38	_____
03/17	03/13	0453	GROUCHO'S OF ORANGEBUR 803-5340005 SC	\$47.81	_____
03/17	03/13	0557	SOUTH CAROLINA ASSOCIA 803-7988380 SC	\$325.00	_____
03/17	03/14	3156	PAYPAL *SCNSPRA 4029357733 CA	\$110.00	_____
03/17	03/15	4873	NSPRA 301-519-0496 MD	\$285.00	_____
03/17	03/15	8345	PAYPAL *SCNSPRA 4029357733 CA	\$280.00	_____
03/18	03/17	8988	DOLLAR TREE ORANGEBURG SC	\$127.74	_____
03/18	03/17	9857	DOLLAR GENERAL #13572 ORANGEBURG SC	\$80.00	_____
03/21	03/20	2140	AMAZON MKTPL*1A7ET4E83 Amzn.com/bill WA	\$67.86	_____
03/24	03/21	3659	HAMPTON INN PAWLEYS IS PAWLEYS ISLAN SC	\$275.02	_____
Total for Account				\$6,181.74	

Transactions FROST,BERNARD Credit Limit \$20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
02/28	02/28	8066	SC Council for the Soc Columbia SC	\$15.00	_____
03/24	03/21	3725	HAMPTON INN PAWLEYS IS PAWLEYS ISLAN SC	\$257.83	_____
Total for Account				\$272.83	

Transactions CALLOWAY,LIANA N Credit Limit \$14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					

Continued on Next Page

March 2025 Statement 02/25/2025 - 03/25/2025
ORANGEBURG COUNTY SCH

Page 5 of 6
Elan Financial Services 1-866-552-8855

Transactions		CALLOWAY, LIANA N		Credit Limit \$14000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
02/25	02/24	6918	FSP*COASTAL LIMOUSINE 843-501-2777 SC	\$2,444.00	_____
02/25	02/24	1573	EB *2025 SC COUNCIL FO 801-413-7200 CA	\$268.29	_____
02/26	02/25	7107	FSP*COASTAL LIMOUSINE 843-501-2777 SC	\$1,960.14	_____
02/26	02/25	0978	EB *2025 SC COUNCIL FO 801-413-7200 CA	\$536.58	_____
03/03	03/01	4741	GREENVILLE EMBASSY SUI 864-6769090 SC	\$539.88	_____
03/03	03/01	5656	GREENVILLE EMBASSY SUI 864-6769090 SC	\$359.92	_____
03/03	03/01	6340	GREENVILLE EMBASSY SUI 864-6769090 SC	\$539.88	_____
03/03	03/01	6381	GREENVILLE EMBASSY SUI 864-6769090 SC	\$539.88	_____
03/03	03/01	6399	GREENVILLE EMBASSY SUI 864-6769090 SC	\$359.92	_____
03/03	03/01	6464	GREENVILLE EMBASSY SUI 864-6769090 SC	\$359.92	_____
03/03	03/01	6589	GREENVILLE EMBASSY SUI 864-6769090 SC	\$539.88	_____
03/03	03/01	6213	HILTON HOTELS 864-2033600 SC	\$301.56	_____
03/03	03/02	7652	HAMPTON INNS 912-2319700 GA	\$859.50	_____
03/03	03/02	7660	HAMPTON INNS 912-2319700 GA	\$859.50	_____
03/06	03/05	9419	HAMPTON INNS 912-2319700 GA	\$859.50	_____
03/06	03/05	9427	HAMPTON INNS 912-2319700 GA	\$859.50	_____
03/13	03/12	2263	DOLLAR GENERAL #12884 ORANGEBURG SC	\$11.10	_____
03/13	03/12	6206	ZAXBY'S #1311 ORANGEBURG SC	\$11.76	_____
03/21	03/19	9253	HOLIDAY INN CHARLESTON 8435567100 SC	\$564.48	_____
03/24	03/21	9193	WALMART.COM 800-925-6278 AR	\$28.87	_____
03/25	03/24	1905	ORANGEBURG CASH AND CA 803-5362298 SC	\$288.05	_____
Total for Account				\$13,092.11	

Transactions		FOSTER, SHAWN D		Credit Limit \$55000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
03/19		3036	PROV CR VACASA 888-261-0 CREDIT ADJUSTMENT	\$438.15cr	_____
Purchases and Other Debits					
03/05	03/04	9236	DELTA 0062311022285 800-221-1212 GA FOSTER/SHAWN 03/23/25 COLUMBIA TO ATLANTA ATLANTA TO PITTSBURGH PITTSBURGH TO ATLANTA ATLANTA TO COLUMBIA	\$548.37	_____
03/11	03/10	6236	DELTA AIR0062313862356 800-2211212 CA FOSTER/SHAWN 03/23/25 COLUMBIA TO ATLANTA ATLANTA TO PITTSBURGH PITTSBURGH TO ATLANTA ATLANTA TO COLUMBIA	\$48.00	_____
03/17	03/13	9243	CAMBRIA HOTEL COLUMBIA COLUMBIA SC	\$209.31	_____

Continued on Next Page

March 2025 Statement 02/25/2025 - 03/25/2025

Page 6 of 6

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
Total for Account				\$367.53	

Transactions		BILLING ACCOUNT ACTIVITY			
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
03/18	03/18	7	PAYMENT THANK YOU	\$25,220.36CR	
Total for Account				\$25,220.36CR	

2025 Totals Year-to-Date	
Total Fees Charged in 2025	\$37.39
Total Interest Charged in 2025	\$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	\$31,237.20	\$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
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