

**April 2025 Statement**

Open Date: 03/26/2025 Closing Date: 04/23/2025

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Visa® Community Card

Account:

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

ORANGEBURG COUNTY SCH

New Balance	\$15,474.93
Minimum Payment Due	\$15,474.93
Payment Due Date	05/22/2025

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	+	\$31,237.20
Payments	-	\$31,237.20 ^{CR}
Other Credits	-	\$8,129.51 ^{CR}
Purchases	+	\$23,166.24
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits	+	\$438.15
Fees Charged	+	\$0.05
Interest Charged		\$0.00

New Balance	=	\$15,474.93
Past Due		\$0.00
Minimum Payment Due		\$15,474.93
Credit Line		\$55,000.00
Available Credit		\$39,525.07
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	5/22/2025
New Balance	\$15,474.93
Minimum Payment Due	\$15,474.93

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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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					
03/26	03/25	4095	TST* CHESTNUT GRILL 803-531-1747 SC	\$188.89	_____
03/27	03/26	6818	SLED CHECK NON PROFIT EGOV.COM SC	\$25.00	_____
03/27	03/26	6842	SLED CHECK NON PROFIT EGOV.COM SC	\$25.00	_____
03/27	03/26	6867	SLED CHECK NON PROFIT EGOV.COM SC	\$25.00	_____
03/27	03/26	1646	TST* CHESTNUT GRILL ORANGEBURG SC	\$20.29	_____
03/28	03/26	0021	SOUTH CAROLINA ASSOCIA 803-7988380 SC	\$355.00	_____
03/28	03/27	9664	SLED CHECK NON PROFIT EGOV.COM SC	\$25.00	_____
03/28	03/27	9672	SLED CHECK NON PROFIT EGOV.COM SC	\$25.00	_____
03/28	03/27	5152	HILTON MYRTLE BEACH RE 843-4495000 SC	\$801.47	_____
04/01	03/31	5174	EPI CONFER* 4TH ANNUAL EPIPATHWAYS.O SC	\$571.78	_____
04/02	04/01	7334	KIRKLAND CLEANERS LLC ORANGEBURG SC	\$85.60	_____
04/04	04/03	7352	SLED CHECK NON PROFIT EGOV.COM SC	\$25.00	_____
04/08	04/07	3499	SLED CHECK NON PROFIT EGOV.COM SC	\$25.00	_____
04/08	04/07	3622	SLED CHECK NON PROFIT EGOV.COM SC	\$25.00	_____
04/08	04/07	3994	SLED CHECK NON PROFIT EGOV.COM SC	\$25.00	_____
04/08	04/07	4307	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
04/08	04/07	4364	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
04/22	04/21	8482	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
Total for Account				\$2,272.03	

Transactions WASHINGTON JESSE Credit Limit \$12000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
04/07	04/04	6458	FSP*LAUGH N LEAP AMUSE 803-399-7611 SC	\$2,320.77	_____
Total for Account				\$2,320.77	

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Transactions		LANG, TINA M		Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
04/01	03/25	7488	HILTON ATLANTA CERTIFI 404-6592000 GA MERCHANDISE/SERVICE RETURN	\$160.00CR	_____
04/01	03/25	7496	HILTON ATLANTA CERTIFI 404-6592000 GA MERCHANDISE/SERVICE RETURN	\$300.00CR	_____
04/01	03/25	7512	HILTON ATLANTA CERTIFI 404-6592000 GA MERCHANDISE/SERVICE RETURN	\$400.00CR	_____
04/01	03/25	7785	HILTON ATLANTA CERTIFI 404-6592000 GA MERCHANDISE/SERVICE RETURN	\$300.00CR	_____
04/01	03/25	7827	HILTON ATLANTA CERTIFI 404-6592000 GA MERCHANDISE/SERVICE RETURN	\$300.00CR	_____
04/01	03/25	7892	HILTON ATLANTA CERTIFI 404-6592000 GA MERCHANDISE/SERVICE RETURN	\$400.00CR	_____
04/10	04/08	8794	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	\$5,564.16CR	_____
04/10	04/08	8810	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	\$112.00CR	_____
Purchases and Other Debits					
04/04	04/03	1775	FOOD LION #2857 ORANGEBURG SC	\$7.98	_____
04/10	04/08	6047	CHICK-FIL-A #02843 ORANGEBURG SC	\$38.76	_____
04/17	04/16	7506	DOLLARTREE ORANGEBURG SC	\$10.50	_____
04/22	04/21	1801	WM SUPERCENTER #616 ORANGEBURG SC	\$59.00	_____
Total for Account				\$7,419.92CR	

Transactions		TAYLOR, ERICA		Credit Limit \$14000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
03/26	03/25	2373	MICHAELS #9490 800-642-4235 TX	\$14.97	_____
03/26	03/25	2573	MICHAELS #9490 800-642-4235 TX	\$202.75	_____
03/26	03/25	0376	MICHAELS #9490 800-642-4235 TX	\$717.65	_____
03/31	03/28	6518	DRI*UPRINTING 888-8884211 CA	\$377.26	_____
04/04	04/03	2021	WALGREENS #7506 800-289-2273 SC	\$98.94	_____
04/07	04/04	8894	WALGREENS #7506 800-289-2273 SC	\$59.36	_____
04/07	04/04	5587	RKO TOTAL GRAPHICS CHARLESTON SC	\$686.70	_____
04/10	04/09	0072	WP*All Things Created Orangeburg SC	\$8,500.00	_____
04/11	04/10	9748	REMARKABLE OSLO NO	\$2.99	_____
04/14	04/10	1875	PIZZA HUT 013676 ORANGEBURG SC	\$124.58	_____
04/22	04/21	9783	AMAZON MKTPL*YZ7014T13 Amzn.com/bill WA	\$39.32	_____
Total for Account				\$10,824.52	

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Transactions FROST, BERNARD Credit Limit \$20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
04/03	04/01	0090	WDW TICKETS 407-828-5630 FL	\$1,146.33	_____
04/03	04/01	0116	WDW TICKETS 407-828-5630 FL	\$1,146.33	_____
04/03	04/01	0157	WDW TICKETS 407-828-5630 FL	\$127.37	_____
04/09	04/07	8451	SIX FLAGS AR 419-609-5756 OH	\$1,884.00	_____
04/23	04/22	6643	TOP GOLF CHARLESTON 84 800-453-0660 SC	\$328.14	_____
Total for Account				\$4,632.17	_____

Transactions CALLOWAY, LIANA N Credit Limit \$14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
03/26	03/19	9253	HOLIDAY INN CHARLESTON 8435567100 SC MERCHANDISE/SERVICE RETURN	\$564.48CR	_____
03/26	03/25	9249	WALMART.COM WALMART.COM AR MERCHANDISE/SERVICE RETURN	\$28.87CR	_____
Purchases and Other Debits					
03/26	03/25	9297	ORANGEBURG CASH AND CA 803-5362298 SC	\$116.02	_____
03/31	03/19	8643	HOLIDAY INN CHARLESTON 8435567100 SC	\$564.48	_____
04/07	04/05	9012	EMBASSY SUITES MYRTLE 843-4490006 SC	\$341.60	_____
Total for Account				\$428.75	_____

Transactions FOSTER, SHAWN D Credit Limit \$55000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
03/31	03/27	5375	SHERATON PIT STATION S PITTSBURGH PA	\$816.24	_____
03/31	03/29	5593	Staples Inc staples.com MA	\$343.17	_____
04/01	03/31	6083	SP TAP TAG TAPTAG.SHOP TAPTAG.SHOP NY	\$624.00	_____
04/10	04/08	0043	SOUTH CAROLINA ASSOCIA 803-7988380 SC	\$195.00	_____
04/16		1735	REV PROV CR VACASA DEBIT ADJUSTMENT	\$438.15	_____
Total for Account				\$2,416.56	_____

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
04/10	04/10	7	PAYMENT THANK YOU	\$31,237.20CR	_____

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Transactions BILLING ACCOUNT ACTIVITY						
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
Fees						
04/11	04/10	9748	FRGN TRANS FEE-REMARKABLE	OS	\$0.05	
TOTAL FEES FOR THIS PERIOD					\$0.05	
Total for Account					\$31,237.15CR	

2025 Totals Year-to-Date	
Total Fees Charged in 2025	\$37.44
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	\$15,474.93	\$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

Elan Financial Services
P.O. Box 6353
Fargo, ND 58125-6353



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