



PO Box 2360  
Omaha NE 68103-2360



Name: SPARTANBURG DISTRICT FOUR  
SPARTANBURG CTY SCH DIST 4

Billing Cycle  
Closing Date:  
06/03/25

Account  
Number: >

#### Account Summary

Beginning balance	\$5,198.02	Number of days in billing cycle	31
Payments and credits	9,198.02	Credit limit	7,500.00
Purchase and adjustments less refunds	7,133.09	Available credit	4,366.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	06/28/25
Balance 06/03/25	\$3,133.09	NEW MINIMUM PAYMENT DUE	156.00

#### Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849  
SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

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#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			SPARTANBURG DISTRICT FOUR	
05/05	05/05	74481323Y2X47YA7V	WONDERIDEA - FLIPHTML5 ADMIRALTY HK	299.00
05/05	05/05	24692163X2ZPJMBRK	UPS*1878383562 502-485-2222 KY	768.78
05/05	05/05	24755423X4ZFXPPR2	BUBBAS BBQ AND BASH SPARTANBURG SC	1,100.00
05/05	05/05	74118703Y0166NHTE	PAYMENT - THANK YOU RALEIGH NC	5,198.02-
05/06	05/06	74118703Z0165T08H	PAYMENT - THANK YOU RALEIGH NC	4,000.00-
05/09	05/09	246921641333X3005	AMAZON MKTPL*NI3BE5TT0 Amzn.com/bill WA	427.98
05/11	05/11	24692164434ZMPGD5	AMAZON MKTPL*NW2FW8HI2 Amzn.com/bill WA	48.71
05/13	05/13	24692164536DM9AEV	AMAZON MKTPL*NI5V53UK0 Amzn.com/bill WA	466.40
05/14	05/14	2444500468PMXZN5L	PY *FORD OF SPARTANBURG 843-790-8655 SC	780.87
05/15	05/15	2469216472YVMW7JE	AMERICAN RED CROSS 800-733-2767 DC	319.44
05/21	05/21	74201334D2X4H5NHD	SUCCESSFULARCHISTUDENT ADELAIDE AU	95.97
05/24	05/24	24431064G666Q0S9Z	OLIVE GARDEN 0021710 SPARTANBURG SC	1,263.31
05/29	05/29	24692164M3166T3NZ	UPS*1887504860 502-485-2222 KY	769.04
05/29	05/29	24793384M00PY6KTF	Adobe Inc San Jose CA	419.88
05/30	05/30	24692164N323K48HD	AMAZON MKTPL*N61XT3GF2 Amzn.com/bill WA	373.71

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
156.00	0.00	06/28/25	3,133.09	

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$

PLEASE DETACH AND ENCLOSE  
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK  
PO BOX 63001  
CHARLOTTE NC 28263-3001



SPARTANBURG D FOUR  
SPARTANBURG CTY SCH DIST 4  
118 MCEDCO RD  
WOODRUFF SC 29388-9693



PO Box 2360  
Omaha NE 68103-2360Account  
Number:

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.033	12.40	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.

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PO Box 2360  
Omaha NE 68103-2360



Name: SPARTANBURG DISTRICT FOUR  
SPARTANBURG CTY SCH DIST 4

Billing Cycle  
Closing Date:  
06/03/25

Account  
Number:

#### Account Summary

Beginning balance	\$2,443.75	Number of days in billing cycle	31
Payments and credits	2,443.75	Credit limit	7,500.00
Purchase and adjustments less refunds	2,512.82	Available credit	4,967.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	06/28/25
Balance 06/03/25	\$2,512.82	NEW MINIMUM PAYMENT DUE	125.00

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#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			SPARTANBURG DISTRICT FOUR	
05/03	05/04	24692163V2XGP20T2	PANERA BREAD #601418 O 864-576-6430 SC	71.84
05/06	05/06	24692163Z30R89YPK	MICHAELS STORES 1193 SIMPSONVILLE SC	572.08
05/07	05/07	24015144023Q4SE7H	SLED BACKGROUND CHECK EGOV.COM SC	25.00
05/07	05/07	24015144023Q61VGL	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
05/08	05/08	24692164031LFW8LA	PANERA BREAD #601418 O 864-576-6430 SC	1,380.11
05/08	05/08	24692164132QTNHEA	FOOD LION #2680 WOODRUFF SC	139.51
05/09	05/09	7411870430165PVGZ	PAYMENT - THANK YOU RALEIGH NC	2,443.75
05/12	05/12	24015144524DBZVJ6	SLED BACKGROUND CHECK EGOV.COM SC	25.00
05/12	05/12	24015144524DD8T09	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
05/12	05/12	24015144524DD97QE	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
05/12	05/12	24015144524DQ00T9	SLED BACKGROUND CHECK EGOV.COM SC	25.00
05/15	05/15	2401514482537QV1V	SLED BACKGROUND CHECK EGOV.COM SC	25.00
05/15	05/15	2401514482538H87P	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
05/16	05/16	2469216492ZW28A0A	FOOD LION #2680 WOODRUFF SC	41.35
05/20	05/20	24015144D262XXN5D	SLED BACKGROUND CHECK EGOV.COM SC	25.00
05/20	05/20	24015144D262X7QR7	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
05/20	05/20	24692164D335WKJQ6	FOOD LION #2680 WOODRUFF SC	28.93
05/21	05/21	24431064E64GN8KW0	FTD* COGGINS FLOWERS & 864-585-6266 SC	123.00
05/23	05/23	24015144G26RDWZ7H	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
05/23	05/23	24015144G26RQMENK	SLED BACKGROUND CHECK EGOV.COM SC	25.00

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Omaha NE 68103-2360

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
125.00	0.00	06/28/25	2,512.82	

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$

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

PLEASE DETACH AND ENCLOSE  
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK  
PO BOX 63001  
CHARLOTTE NC 28263-3001

SPARTANBURG D FOUR  
SPARTANBURG CTY SCH DIST 4  
118 MCEDCO RD  
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