SouthState

May 2025 Statement
Open Date: 04/24/2025 Closing Date: 05/23/2025

Account:

Visa® Community Card

Elan Financial Services
1-866-552-8855

ORANGEBURG COUNTY SCH

New Balance	**$23,102.46**
Minimum Payment Due	**$23,102.46**
Payment Due Date	**06/22/2025**

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	+	$15,474.93
Payments	-	$15,474.93CR
Other Credits	-	$7.45CR
Purchases	+	$23,108.87
Balance Transfers		$0.00
Advances		$0.00
Other Debits		$0.00
Fees Charged	+	$1.04
Interest Charged		$0.00
New Balance	=	**$23,102.46**
Past Due		**$0.00**
Minimum Payment Due		**$23,102.46**
Credit Line		$55,000.00
Available Credit		$31,897.54
Days in Billing Period		30

Payment Options:

Mail payment coupon with a check

Pay online at myaccountaccess.com

Pay by phone 1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services

SouthState

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

. to pay by phone
. to change your address

Account Number	
Payment Due Date	6/22/2025
New Balance	$23,102.46
Minimum Payment Due	$23,102.46

Amount Enclosed $_____

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

Elan Financial Services
P.O. Box 790408
St. Louis, MO 63179-0408

00008970 24630 0001-0004 DUS320DD052425076697 00 L 00015502 US27SOME

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.

SouthState

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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		
04/24	04/23	7530	DOLLARTREE ORANGEBURG SC	$56.18	
04/28	04/25	4736	SLED CHECK NON PROFIT EGOV.COM SC	$25.00	
04/28	04/25	1486	GROUCHO'S DELI OF ORAN ORANGEBURG SC	$97.85	
04/29	04/28	8656	SLED CHECK NON PROFIT EGOV.COM SC	$25.00	
04/30	04/29	6175	SLED CHECK NON PROFIT EGOV.COM SC	$25.00	
04/30	04/29	6266	SLED CHECK NON PROFIT EGOV.COM SC	$25.00	
04/30	04/29	6381	SLED CHECK NON PROFIT EGOV.COM SC	$25.00	
04/30	04/29	6456	SLED CHECK NON PROFIT EGOV.COM SC	$25.00	
05/01	04/30	6174	SLED CHECK NON PROFIT EGOV.COM SC	$25.00	
05/02	05/01	8325	IN *AMERICAN ASSOC OF 913-3271222 KS	$275.00	
05/02	05/01	2787	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/02	05/01	5936	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/05	05/02	5136	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/05	05/02	5038	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/05	05/02	6682	CHICK-FIL-A #02843 ORANGEBURG SC	$105.10	
05/06	05/05	2036	FACEBK *KS5FXN4HC2 650-5434800 CA	$92.00	
05/07	05/06	1469	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/07	05/06	1088	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/08	05/07	5078	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/08	05/07	9286	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/08	05/07	5279	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/08	05/07	4792	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/12	05/11	3037	FACEBK *49VVPQ4GC2 650-5434800 CA	$92.00	
05/13	05/12	1152	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/13	05/12	2010	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/13	05/12	2309	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/13	05/12	2325	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/13	05/12	2499	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/13	05/12	2663	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/13	05/12	5326	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/13	05/12	7348	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	

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Transactions HOLIDAY,ERNEST Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
05/13	05/12	8031	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/13	05/12	8098	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/13	05/12	8585	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/13	05/12	9088	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/14	05/13	7785	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/14	05/13	1670	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/14	05/13	4350	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/14	05/13	3641	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/14	05/13	5248	DOLLARTREE ORANGEBURG SC	$13.38	
05/14	05/13	5164	DOLLARTREE ORANGEBURG SC	$20.07	
05/14	05/13	8679	SQ *WHIPPED SWEETS & T Orangeburg SC	$106.32	
05/15	05/14	4191	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/15	05/14	1204	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/15	05/14	3049	DOLLAR GENERAL #13572 ORANGEBURG SC	$44.75	
05/16	05/15	6062	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/16	05/15	2339	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/16	05/15	0170	FACEBK *EVE2PP4HC2 fb.me/ads CA	$53.34	
05/16	05/15	8904	FACEBK *4MNSPPYGC2 fb.me/ads CA	$11.49	
05/19	05/16	1185	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/19	05/16	5923	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/20	05/19	8529	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/20	05/19	3984	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/22	05/21	7738	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/22	05/21	8460	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
			Total for Account	**$1,610.48**	

Transactions WASHINGTON,JESSE Credit Limit $12000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
04/25	04/24	0106	FSP*LAUGH N LEAP AMUSE 803-399-7611 SC	$1,597.71	
			Total for Account	**$1,597.71**	

Transactions LANG,TINA M Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
05/12	05/09	3783	WM SUPERCENTER #616 ORANGEBURG SC MERCHANDISE/SERVICE RETURN	$7.45CR	

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Transactions LANG,TINA M — Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
04/28	04/25	4930	OLLIES BARGAIN OUTLET ORANGEBURG SC	$33.20	
04/28	04/25	6589	SCSBA ONLINE 803-7996607 SC	$110.00	
04/28	04/25	0624	NOURIA STORE 1415 ORANGEBURG SC	$3.29	
04/30	04/28	8507	SCABSE 8034141970 SC	$78.00	
04/30	04/28	5931	SCABSE 8034141970 SC	$78.00	
04/30	04/28	9538	SCABSE 8034141970 SC	$78.00	
04/30	04/29	2860	SCABSE 8034141970 SC	$78.00	
05/02	05/01	8493	OLLIES BARGAIN OUTLET ORANGEBURG SC	$28.89	
05/02	05/01	7725	WAL-MART #0616 ORANGEBURG SC	$66.54	
05/08	05/07	6404	WM SUPERCENTER #616 ORANGEBURG SC	$52.87	
05/13	05/12	3807	FOOD LION #2857 ORANGEBURG SC	$7.98	
05/19	05/16	0575	WM SUPERCENTER #616 ORANGEBURG SC	$227.05	
05/21	05/19	0017	SOUTH CAROLINA SCHOOL 803-9880259 SC	$2,100.00	
05/21	05/19	0033	SOUTH CAROLINA SCHOOL 803-9880259 SC	$300.00	
			Total for Account	**$3,234.37**	

Transactions TAYLOR,ERICA — Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
04/24	04/22	9328	CHICK-FIL-A #02843 ORANGEBURG SC	$455.72	
04/29	04/28	1938	HOUSE OF P* HOUSE OF P HOUSEOFPIZZAO SC	$79.27	
05/07	05/05	4467	SAMSCLUB.COM 888-746-7726 AR	$794.19	
05/07	05/05	4483	SAMSCLUB.COM 888-746-7726 AR	$794.19	
05/07	05/05	4533	SAMSCLUB.COM 888-746-7726 AR	$407.59	
05/07	05/06	3638	WM SUPERCENTER #616 ORANGEBURG SC	$86.37	
05/07	05/06	7783	DRI*UPRINTING 888-8884211 CA	$383.64	
05/12	05/10	2632	REMARKABLE OSLO NO	$2.99	
05/15	05/14	5862	TDC*COLUMBIA FIREFLIES 800-352-0212 CA	$1,000.00	
05/16	05/15	2569	EVENTPASSHERO LLC EVENTPASSHERO SC	$400.96	
05/16	05/15	5233	VENNGAGE.COM MARKHAM ON	$49.50	
05/19	05/16	3582	HOMEDEPOT.COM 800-430-3376 GA	$492.09	
05/19	05/17	4267	OFFICE DEPOT #3357 CHARLESTON SC	$255.66	
05/23	05/21	7066	HUMPHREY'S HALF MOON I 6192243411 CA	$1,419.55	
			Total for Account	**$6,621.72**	

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Transactions FROST,BERNARD — Credit Limit $20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
05/02	04/30	7846	MICHAELS STORES 5021 COLUMBIA SC	$64.77	
05/15	05/13	8476	SIX FLAGS AR 419-609-5756 OH	$8,564.00	
			Total for Account	**$8,628.77**	

Transactions CALLOWAY,LIANA N — Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
05/15	05/14	0836	SOUTHERN REGIONAL EDUC 404-879-5570 GA	$700.00	
			Total for Account	**$700.00**	

Transactions FOSTER,SHAWN D — Credit Limit $55000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
04/29	04/28	7459	AMERICAN 0012235046430 FORT WORTH TX FOSTER/SHAWN 06/23/25 COLUMBIA TO CHARLOTTE CHARLOTTE TO PHOENIX ARIZ PHOENIX ARIZ TO DALLAS	$708.37	
			Total for Account	**$708.37**	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Payments and Other Credits		
05/15	05/15	7	PAYMENT THANK YOU	$15,474.93CR	
			Fees		
05/12	05/10	2632	FRGN TRANS FEE-REMARKABLE OS	$0.05	
05/16	05/15	5233	FRGN TRANS FEE-VENNGAGE.COM MA	$0.99	
			TOTAL FEES FOR THIS PERIOD	**$1.04**	
			Total for Account	**$15,473.89CR**	

2025 Totals Year-to-Date	
Total Fees Charged in 2025	$38.48
Total Interest Charged in 2025	$0.00

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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	$23,102.46	$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

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P.O. Box 6353
Fargo, ND 58125-6353

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Online

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End of Statement