SouthState

June 2025 Statement
Open Date: 05/24/2025 Closing Date: 06/25/2025

Account:

Visa® Community Card

Elan Financial Services 1-866-552-8855

ORANGEBURG COUNTY SCH

New Balance	**$12,590.81**
Minimum Payment Due	**$12,590.81**
Payment Due Date	**07/22/2025**

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	+	$23,102.46
Payments	-	$23,102.46CR
Other Credits	-	$4,267.57CR
Purchases	+	$16,858.33
Balance Transfers		$0.00
Advances		$0.00
Other Debits		$0.00
Fees Charged	+	$0.05
Interest Charged		$0.00
New Balance	=	**$12,590.81**
Past Due		**$0.00**
Minimum Payment Due		**$12,590.81**
Credit Line		$55,000.00
Available Credit		$42,409.19
Days in Billing Period		33

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	7/22/2025
New Balance	$12,590.81
Minimum Payment Due	$12,590.81

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

00008722 25114 0001-0004 DUSB20DD062625084876 00 L 00015444 UB30SOME

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.

We have made changes to the Arbitration Agreement in your account agreement and the Rewards Forfeiture language. Please visit mycardgtb.com/elanNotification to review the changes. If you have any questions, call the number on the back of your card.

Transactions HOLIDAY,ERNEST Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
05/27	05/22	5081	GROUCHO'S DELI OF ORAN ORANGEBURG SC	$93.74	
05/29	05/28	8380	SMK*SURVEYMONKEY.COM 971-2311154 CA	$500.76	
05/30	05/29	7432	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/30	05/29	7622	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/30	05/29	7986	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/30	05/29	8364	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/30	05/29	8539	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/30	05/29	9248	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/30	05/29	9461	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
05/30	05/29	0487	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/30	05/29	0925	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/30	05/29	1832	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/30	05/29	2624	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/30	05/29	3226	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/30	05/29	5726	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
05/30	05/29	6310	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
06/05	06/04	6718	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
06/05	06/04	6999	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
06/05	06/04	7377	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
06/05	06/04	8151	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
06/05	06/04	8508	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
06/05	06/04	8813	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
06/05	06/04	9555	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
06/05	06/04	9910	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
06/05	06/04	0155	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
06/05	06/04	1872	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
06/05	06/04	6545	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
06/05	06/04	7055	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
06/05	06/04	7790	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
06/05	06/04	9283	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
06/05	06/04	0059	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
06/05	06/04	0711	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
06/05	06/04	2279	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
06/05	06/04	2964	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
06/05	06/04	3376	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
06/05	06/04	7443	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
06/10	06/09	5229	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
06/10	06/09	0023	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
06/11	06/10	0628	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
06/11	06/10	1246	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
06/11	06/10	8529	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
06/11	06/10	9931	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
06/16	06/15	7057	FACEBK *2ECYTRYGC2 650-5434800 CA	$1.03	
06/18	06/17	3628	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
06/18	06/17	3982	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
06/18	06/17	4634	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
06/18	06/17	2477	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
06/18	06/17	3178	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
06/18	06/17	4572	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
06/23	06/18	4580	EMBASSY SUITES MYRTLE 843-4490006 SC FOLIO: 1806246	$87.24	
06/23	06/18	6080	EMBASSY SUITES MYRTLE 843-4490006 SC FOLIO: 1806254	$3.24	
			Total for Account	**$1,284.01**	

Transactions SANDERS,GAIL Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
06/11	06/09	7683	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	$331.11CR	
06/20	06/18	2992	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	$359.41CR	
			Purchases and Other Debits		
06/20	06/18	9480	HILTON MYRTLE BEACH RE 843-4495000 SC FOLIO: 1485865	$619.77	
06/24	06/22	2019	TST*CLARKS RESTAURANT Santee SC	$500.49	
			Total for Account	**$429.74**	

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Transactions WASHINGTON,JESSE Credit Limit $12000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
06/16	06/13	0778	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	$320.32CR	
06/16	06/13	2584	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	$320.32CR	
06/16	06/13	3079	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	$5.40CR	
06/16	06/13	3384	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	$320.32CR	
			Purchases and Other Debits		
06/04	06/03	9412	WWW.SYMPATHY.SHOP SYMPATHY.SHOP IN	$146.51	
06/16	06/13	0781	HILTON MYRTLE BEACH RE 843-4495000 SC FOLIO: 1531249	$5.40	
06/16	06/13	2407	HILTON MYRTLE BEACH RE 843-4495000 SC FOLIO: 1565023	$1,285.76	
			Total for Account	**$471.31**	

Transactions LANG,TINA M Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
05/29	05/28	5839	THE UPS STORE 2735 803-8373171 SC	$16.59	
06/05	06/04	7417	OLLIES BARGAIN OUTLET ORANGEBURG SC	$58.15	
06/05	06/04	9331	ROSES #176 ORANGEBURG SC	$32.14	
06/06	06/05	5211	WM SUPERCENTER #616 ORANGEBURG SC	$18.90	
06/20	06/18	3604	COSSBA EVE* REGQ53QIIE WWW.COSSBA.OR IL	$675.00	
			Total for Account	**$800.78**	

Transactions TAYLOR,ERICA Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
06/20	06/18	2260	ASCD ISTE ARLINGTON VA MERCHANDISE/SERVICE RETURN	$411.00CR	
06/20	06/18	1549	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	$772.44CR	
			Purchases and Other Debits		
05/28	05/27	3173	RKO TOTAL GRAPHICS CHARLESTON SC	$817.50	
05/29	05/28	7228	WALGREENS #7506 ORANGEBURG SC	$94.99	
06/05	06/04	4164	ASCD ISTE 703-214-1939 VA	$1,594.00	
06/09	06/05	7050	GROUCHO'S OF ORANGEBUR 803-5340005 SC	$83.07	

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Transactions TAYLOR,ERICA Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
06/09	06/06	6423	AMAZON MKTPL*N64NZ0KL0 Amzn.com/bill WA	$260.35	
06/11	06/10	9572	REMARKABLE OSLO NO	$2.99	
06/11	06/10	3018	AMAZON MKTPL*NH5B38MF1 Amzn.com/bill WA	$173.54	
06/12	06/10	5962	COUNTY LINE GROCERY & 803-536-5552 SC	$524.29	
06/16	06/13	6880	HILTON SAN DIEGO AIRPO SAN DIEGO CA FOR 05 NIGHTS FOLIO: 1474951	$1,609.25	
06/16	06/13	3408	4IMPRINT, INC 4IMPRINT.COM WI	$865.14	
06/20	06/18	1551	HILTON MYRTLE BEACH RE 843-4495000 SC FOLIO: 1485496	$6.72	
06/20	06/19	0018	NORTHEAST TROPHIES & A COLUMBIA SC	$122.95	
06/23	06/22	7351	CVS/PHARMACY #05555 SANTEE SC	$26.75	
06/25	06/24	0000	HAMPTON INNS 803-8542222 SC FOLIO: 00065852	$3,009.20	
			Total for Account	**$8,007.30**	

Transactions FROST,BERNARD Credit Limit $20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
06/23	06/19	9378	EMBASSY SUITES MYRTLE 843-4490006 SC MERCHANDISE/SERVICE RETURN	$272.61CR	
			Purchases and Other Debits		
06/02	05/30	0010	THE GARDEN GATE FLORIS 803-2686695 SC	$80.25	
06/16	06/15	2788	SAMS CLUB RENEWAL COLUMBIA SC	$53.50	
06/18	06/17	8907	SQ *SC ASSOCIATION OF Myrtle Beach SC	$40.00	
			Total for Account	**$98.86CR**	

Transactions CALLOWAY,LIANA N Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
06/17	06/15	7196	EMBASSY SUITES MYRTLE 843-4490006 SC MERCHANDISE/SERVICE RETURN	$341.60CR	
06/20	06/18	0194	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	$315.84CR	
06/24	06/19	1619	HILTON HOTELS 864-2324747 SC MERCHANDISE/SERVICE RETURN FOLIO: 57971039	$248.60CR	
06/24	06/19	2666	HILTON HOTELS 864-2324747 SC MERCHANDISE/SERVICE RETURN FOLIO: 57971039	$248.60CR	

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Transactions CALLOWAY,LIANA N Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
06/09	06/06	1600	TIL*PL CICIS PIZZA 899 ORANGEBURG SC	$525.61	
06/13	06/12	2951	BEE CITY LLC 843-224-8614 SC	$431.60	
06/20	06/18	5624	HILTON HOTELS 864-2324747 SC FOLIO: 57971039	$269.60	
06/20	06/18	6002	HILTON HOTELS 864-2324747 SC FOLIO: 57971039	$248.60	
06/20	06/18	6814	EMBASSY SUITES MYRTLE MYRTLE BEACH SC FOLIO: 1806259	$3.24	
06/20	06/18	6822	EMBASSY SUITES MYRTLE 843-4490006 SC FOLIO: 1806263	$3.24	
06/20	06/18	1970	SQ *SKATE 698 gosq.com SC	$448.00	
06/20	06/18	3318	HILTON MYRTLE BEACH RE 843-4495000 SC FOLIO: 1485480	$3.36	
06/20	06/19	1427	HILTON HOTELS 864-2324747 SC FOLIO: 57971039	$248.60	
06/20	06/19	2300	HILTON HOTELS 864-2324747 SC FOLIO: 57971039	$248.60	
06/23	06/18	5983	EMBASSY SUITES MYRTLE 843-4490006 SC FOLIO: 1806280	$3.24	
			Total for Account	**$1,279.05**	

Transactions FOSTER,SHAWN D Credit Limit $55000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
05/30	05/28	1113	HILTON MYRTLE BEACH RE 843-4495000 SC FOLIO: 1561200	$343.98	
06/13	06/12	0606	AMERICAN 0012248529457 FORT WORTH TX FOSTER/SHAWN 06/23/25 COLUMBIA TO CHARLOTTE CHARLOTTE TO PHOENIX ARIZ PHOENIX ARIZ TO ATLANTA	$52.80	
06/23	06/19	3001	HILTON MYRTLE BEACH RE 843-4495000 SC FOLIO: 1561200	$20.65	
			Total for Account	**$417.43**	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Payments and Other Credits		
06/17	06/17	7	PAYMENT THANK YOU	$23,102.46CR	
			Fees		

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SouthState

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Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
06/11	06/10	9572	FRGN TRANS FEE-REMARKABLE	OS	$0.05	
			TOTAL FEES FOR THIS PERIOD		**$0.05**	
			Total for Account		**$23,102.41CR**	

2025 Totals Year-to-Date	
Total Fees Charged in 2025	$38.53
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	$12,590.81	$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

Mail payment coupon with a check

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

Online

myaccountaccess.com

End of Statement