

**July 2025 Statement**

Open Date: 06/26/2025 Closing Date: 07/25/2025

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Visa® Community Card

Account:

Elan Financial
Services

1-866-552-8855

ORANGEBURG COUNTY SCH

New Balance	\$16,017.94
Minimum Payment Due	\$16,017.94
Payment Due Date	08/22/2025

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	+	\$12,590.81
Payments	-	\$12,590.81 CR
Other Credits		\$0.00
Purchases	+	\$16,017.89
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$0.05
Interest Charged		\$0.00

New Balance	=	\$16,017.94
Past Due		\$0.00
Minimum Payment Due		\$16,017.94
Credit Line		\$55,000.00
Available Credit		\$38,982.06
Days in Billing Period		30

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

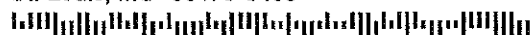


24-Hour Elan Financial Services: 1-866-552-8855

 to pay by phone
 to change your address

Account Number	
Payment Due Date	8/22/2025
New Balance	\$16,017.94
Minimum Payment Due	\$16,017.94

Amount Enclosed \$ _____

Elan Financial ServicesP.O. Box 790408
St. Louis, MO 63179-0408ORANGEBURG COUNTY SCH
ACCOUNTS PAYABLE
102 FOUNDERS CT
ORANGEBURG SC 29118-2087

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					
07/01	06/30	8789	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/01	06/30	7061	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/01	06/30	7475	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/01	06/30	4485	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/01	06/30	4655	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/01	06/30	5835	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/03	07/02	0108	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/03	07/02	0132	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/03	07/02	0249	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/03	07/02	0306	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/03	07/02	0462	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/03	07/02	0166	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/03	07/02	0323	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/03	07/02	0786	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/03	07/02	0950	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/03	07/02	1289	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/07	07/03	2620	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/07	07/03	5706	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/11	07/10	7592	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/11	07/10	2966	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/15	07/14	2184	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/15	07/14	6002	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/15	07/14	8510	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/15	07/14	3871	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/15	07/15	9840	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/15	07/15	9396	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	
07/15	07/15	6293	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
07/16	07/15	2205	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/16	07/15	9721	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/16	07/15	0083	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
07/16	07/15	0831	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	

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Transactions HOLIDAY, ERNEST Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
07/16	07/15	7233	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/16	07/15	9492	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/16	07/15	0342	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/17	07/17	0270	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
07/18	07/17	5295	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
07/21	07/20	4603	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/21	07/20	4845	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/23	07/22	5467	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/23	07/22	5525	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/23	07/22	5582	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/23	07/22	5673	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/23	07/22	9899	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/23	07/22	8226	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/23	07/22	8309	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/23	07/22	8366	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/23	07/22	8473	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/23	07/22	5494	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/25	07/24	9102	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/25	07/24	1808	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/25	07/24	1330	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/25	07/24	4271	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
Total for Account				\$656.00	

Transactions WASHINGTON, JESSE Credit Limit \$12000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
07/24	07/23	7291	SCAPT PAYMENTS SCAPT.ORG CA	\$20.00	_____
07/24	07/23	3422	SCAPT PAYMENTS SCAPT.ORG CA	\$50.00	_____
07/24	07/23	9327	SCAPT PAYMENTS SCAPT.ORG CA	\$20.00	_____
07/24	07/23	9394	SCAPT PAYMENTS SCAPT.ORG CA	\$20.00	_____
07/25	07/24	0029	ANTLEY BROTHERS BARBEC ORANGEBURG SC	\$1,287.50	_____
Total for Account				\$1,397.50	

Transactions LANG, TINA M Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
07/01	06/30	6290	OLLIES BARGAIN OUTLET ORANGEBURG SC	\$30.74	_____

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Transactions LANG, TINA M Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
07/07	07/03	6041	DOLLAR-GENERAL #0679 ORANGEBURG SC	\$9.10	_____
07/14	07/10	0996	FOOD LION #2857 ORANGEBURG SC	\$7.98	_____
07/17	07/16	3033	KIRKLAND CLEANERS LLC ORANGEBURG SC	\$77.86	_____
07/21	07/17	6411	GROUCHO'S DELI OF ORAN ORANGEBURG SC	\$86.19	_____
			Total for Account	\$211.87	

Transactions TAYLOR, ERICA Credit Limit \$14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
06/26	06/24	0764	AGENT FEE8900897285225 FOREST LAKE T SC	\$43.00	_____
06/26	06/24	0806	AGENT FEE8900897285226 FOREST LAKE T SC	\$43.00	_____
06/27	06/25	8634	AMERICAN 0017308664841 FORT WORTH TX SALLEY/PATRICI 07/20/25 COLUMBIA TO WASHINGTON WASHINGTON TO COLUMBIA	\$576.36	_____
06/27	06/25	0859	AGENT FEE8900897285235 FOREST LAKE T SC	\$43.00	_____
06/27	06/25	2988	AGENT FEE8900897285236 FOREST LAKE T SC	\$43.00	_____
07/01	07/01	2254	NSPRA 301-519-0496 MD	\$973.35	_____
07/07	07/03	5786	AGENT FEE8900897347073 FOREST LAKE T SC	\$43.00	_____
07/07	07/03	3583	AMERICAN 0017308664937 FORT WORTH TX TAYLOR/ERICA S 07/09/25 CHARLESTON TO WASHINGTON WASHINGTON TO CHARLESTON	\$447.96	_____
07/07	07/03	5256	EMBASSY SUITES SAN ANT SAN ANTONIO TX FOR 05 NIGHTS FOLIO: 1292199	\$1,687.25	_____
07/11	07/10	7593	REMARKABLE OSLO NO	\$2.99	_____
07/11	07/10	8695	SP FANSIDEA FANSIDEA.COM NY	\$1,067.00	_____
07/14	07/11	3926	WESTIN ALEXANDRIA OLD ALEXANDRIA VA FOLIO: 974073	\$416.82	_____
07/15	07/14	0923	NABSE 833-762-2731 DC	\$466.56	_____
07/16	07/15	5811	SQ *ALL HAIL CUPCAKES gosq.com SC	\$577.80	_____
07/16	07/15	6023	TST* ORIGINAL HOUSE OF ORANGEBURG SC	\$140.66	_____
07/16	07/15	0867	APPLE.COM/BILL 866-712-7753 CA	\$299.99	_____
07/16	07/15	1281	AMAZON MKTPL*100H96NR3 Amzn.com/bill WA	\$124.08	_____
07/17	07/15	0039	SOUTH CAROLINA SCHOOL 803-9880259 SC	\$300.00	_____
07/17	07/16	8453	WALGREENS #7506 ORANGEBURG SC	\$173.28	_____
07/17	07/16	5469	Amazon.com*6J6GL3E23 Amzn.com/bill WA	\$500.40	_____
07/21	07/17	6037	4IMPRINT, INC 4IMPRINT.COM WI	\$314.67	_____
07/22	07/21	5765	WAYNESBORO WEB PRINTIN 561-267-6088 GA	\$299.25	_____
07/24	07/23	0700	DOLLARTREE ORANGEBURG SC	\$24.08	_____

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Transactions		TAYLOR, ERICA		Credit Limit \$14000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
07/24	07/23	0627	DOLLAR TREE ORANGEBURG SC	\$26.25	
Total for Account				\$8,633.75	

Transactions		FROST, BERNARD		Credit Limit \$20000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
07/17	07/16	5337	PP*SEDA EDUCATIONAL CO MCDONOUGH GA	\$21.60	
07/21	07/17	3211	MARRIOTT NEW ORL CONV NEW ORLEANS LA FOR 02 NIGHTS FOLIO: 291590	\$2.20	
07/21	07/18	5356	HILTON NEW ORLEANS 504-5610500 LA FOLIO: 4506992	\$699.00	
Total for Account				\$722.80	

Transactions		CALLOWAY, LIANA N		Credit Limit \$14000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
06/26	06/25	8984	FISCAL AFFAIRS CASHIER 803-535-5415 SC	\$718.00	
06/30	06/26	4864	THE MAX FAMILY ENTERTA ORANGEBURG SC	\$467.61	
06/30	06/26	4948	THE MAX FAMILY ENTERTA ORANGEBURG SC	\$311.74	
07/16	07/14	6630	SQ *FRANCOIS TAXI New Orleans LA	\$36.00	
07/21	07/17	9163	EMBASSY SUITES MYRTLE 843-4490006 SC FOLIO: 1936408	\$200.48	
07/21	07/17	9171	EMBASSY SUITES MYRTLE 843-4490006 SC FOLIO: 1936409	\$200.48	
07/21	07/17	0153	EMBASSY SUITES MYRTLE 843-4490006 SC FOLIO: 1936407	\$200.48	
07/21	07/17	6875	WILLIAMSON PRINTING MULLINS SC	\$606.16	
07/21	07/18	0728	CURB NOLA TAXI QUEENS NY	\$36.00	
07/21	07/18	9621	LAZ PARKING M36115TIBA WEST COLUMBIA SC	\$55.00	
07/21	07/18	8401	HILTON NEW ORLEANS 504-5610500 LA FOLIO: 4506784	\$932.00	
Total for Account				\$3,763.95	

Transactions		FOSTER, SHAWN D		Credit Limit \$55000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
06/30	06/28	0503	TAPESTRY ATLANTA ATLANTA GA	\$632.02	

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Transactions FOSTER, SHAWN D Credit Limit \$55000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			FOLIO: 87566		
			Total for Account	\$632.02	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
07/21	07/21	7	PAYMENT THANK YOU	\$12,590.81	CR
Fees					
07/11	07/10	7593	FRGN TRANS FEE-REMARKABLE OS	\$0.05	
			TOTAL FEES FOR THIS PERIOD	\$0.05	
			Total for Account	\$12,590.76	CR

2025 Totals Year-to-Date

Total Fees Charged in 2025	\$38.58
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	\$16,017.94	\$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



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with a check
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P.O. Box 790408
St. Louis, MO 63179-0408



Online
myaccountaccess.com