SouthState

December 2025 Statement
Open Date: 11/25/2025 Closing Date: 12/23/2025

Account Ending in:

Visa® Community Card

Elan Financial Services

1-866-552-8855

ORANGEBURG COUNTY SCH

New Balance	**$17,217.77**
Minimum Payment Due	**$17,217.77**
Payment Due Date	**01/22/2026**

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	+	$26,525.89
Payments	-	$26,525.89CR
Other Credits	-	$1,339.52CR
Purchases	+	$18,556.94
Balance Transfers		$0.00
Advances		$0.00
Other Debits		$0.00
Fees Charged	+	$0.35
Interest Charged		$0.00
New Balance	=	**$17,217.77**
Past Due		**$0.00**
Minimum Payment Due		**$17,217.77**
Credit Line		$55,000.00
Available Credit		$37,782.23
Days in Billing Period		29

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 Ending in	
Payment Due Date	1/22/2026
New Balance	$17,217.77
Minimum Payment Due	$17,217.77

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

0000751-93469 0001-0004 DJSS20DD122425153052 60 L 00015329 UB2SSOME

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. If you do not pay your New Balance in full by the Payment Due Date, you will not get an interest-free period on Purchases again until you pay the New Balance in full by the Payment Due Date for two billing cycles in a row.

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.

00008751 23462 0001-0004 DUSB20DD122425153052 00 L 00015329 UB28SOME

00008751 23463 0002-0004 DUSR20DD122425153052 00 L 0001 5329 UB28SOME

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
			Other Credits			
12/11	12/09	4333	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	SC	$334.88CR	
			Purchases and Other Debits			
12/03	12/02	0880	SC LAW ENFORCEMENT DIV EGOV.COM	SC	$25.00	
12/03	12/02	1201	SC LAW ENFORCEMENT DIV EGOV.COM	SC	$25.00	
12/03	12/02	1375	SC LAW ENFORCEMENT DIV EGOV.COM	SC	$25.00	
12/03	12/02	5994	SERVICE FEE2*SCI-SCGOV EGOV.COM	SC	$1.00	
12/03	12/02	6927	SERVICE FEE2*SCI-SCGOV EGOV.COM	SC	$1.00	
12/03	12/02	7339	SERVICE FEE2*SCI-SCGOV EGOV.COM	SC	$1.00	
12/04	12/03	0031	SC LAW ENFORCEMENT DIV EGOV.COM	SC	$25.00	
12/04	12/03	6789	SERVICE FEE2*SCI-SCGOV EGOV.COM	SC	$1.00	
12/05	12/03	4154	HYATT REGENCY GREENVIL 8642351234 FOR 02 NIGHTS FOLIO: 0018558642351234	SC	$412.42	
12/05	12/03	4212	HYATT REGENCY GREENVIL 8642351234 FOR 02 NIGHTS FOLIO: 0018978642351234	SC	$412.42	
12/05	12/03	5045	HYATT REGENCY GREENVIL 8642351234 FOR 02 NIGHTS FOLIO: 0030588642351234	SC	$412.42	
12/05	12/03	5169	HYATT REGENCY GREENVIL 8642351234 FOR 02 NIGHTS FOLIO: 0030898642351234	SC	$412.42	
12/08	12/05	8187	SC LAW ENFORCEMENT DIV EGOV.COM	SC	$25.00	
12/08	12/05	7136	SERVICE FEE2*SCI-SCGOV EGOV.COM	SC	$1.00	
12/09	12/08	8507	SC LAW ENFORCEMENT DIV EGOV.COM	SC	$25.00	
12/09	12/08	0297	SC LAW ENFORCEMENT DIV EGOV.COM	SC	$25.00	
12/09	12/08	2765	SERVICE FEE2*SCI-SCGOV EGOV.COM	SC	$1.00	
12/09	12/08	6618	SERVICE FEE2*SCI-SCGOV EGOV.COM	SC	$1.00	
12/10	12/09	1218	SC LAW ENFORCEMENT DIV EGOV.COM	SC	$25.00	
12/10	12/09	4380	SERVICE FEE2*SCI-SCGOV EGOV.COM	SC	$1.00	
12/11	12/10	5299	SC LAW ENFORCEMENT DIV EGOV.COM	SC	$25.00	
12/11	12/10	6824	SERVICE FEE2*SCI-SCGOV EGOV.COM	SC	$1.00	

Continued on Next Page

0000875123463 0002-0004 DUSB20DD122425153052 00 L 000015329 US28SOME

Transactions HOLIDAY,ERNEST Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
12/15	12/12	5910	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
12/15	12/12	4392	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
12/19	12/18	2287	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
12/19	12/18	2543	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
12/19	12/18	2923	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
12/19	12/18	4693	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
12/19	12/18	5179	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
12/19	12/18	6052	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
			Total for Account	**$1,652.80**	

Transactions WASHINGTON,JESSE Credit Limit $12000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
12/22	12/19	1282	TST* ORIGINAL HOUSE OF 803-531-4000 SC	$302.26	
			Total for Account	**$302.26**	

Transactions LANG,TINA M Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
12/08	12/05	9015	Flowers by Legacy 888-3979494 IL	$110.43	
12/08	12/06	0720	WALGREENS #7506 800-289-2273 SC	$263.77	
12/08	12/06	0985	WALGREENS #7506 800-289-2273 SC	$133.21	
12/08	12/06	0803	WALGREENS #7506 800-289-2273 SC	$263.77	
12/09	12/08	2615	FOOD LION #2857 ORANGEBURG SC	$2.69	
12/09	12/08	3642	SQ *SCAEOP INC (SOUTH gosq.com SC	$395.00	
12/10	12/09	5375	SQ *GROUCHO'S DELI?ORA Orangeburg SC	$323.28	
12/11	12/10	4317	WALGREENS #7506 800-289-2273 SC	$79.93	
12/12	12/11	7676	OLLIES BARGAIN OUTLET ORANGEBURG SC	$67.87	
12/12	12/11	2908	ORANGEBURG CASH AND CA 803-5362298 SC	$87.96	
12/15	12/12	8697	WAL-MART #0616 ORANGEBURG SC	$49.89	
			Total for Account	**$1,777.80**	

Transactions TAYLOR,ERICA Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
12/03	12/01	6316	HYATT REGENCY SAN FRAN 4157881234 CA	$1,784.28	

Continued on Next Page

Transactions TAYLOR,ERICA Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			FOR 14 NIGHTS FOLIO: 3566284157881234		
12/03	12/02	8417	SUNO INC. SUNO.COM MA	$24.00	
12/04	12/03	1121	AMAZON MKTPL*BI7SY6C21 Amzn.com/bill WA	$50.09	
12/05	12/04	5848	DOLLAR TREE ORANGEBURG SC	$83.39	
12/05	12/04	3444	ROSES #176 ORANGEBURG SC	$53.45	
12/10	12/08	6728	SEVEN OAKS PLANT SHOP COLUMBIA SC	$737.09	
12/10	12/09	6272	DOLLARTREE ORANGEBURG SC	$109.95	
12/10	12/09	7993	4IMPRINT, INC 4IMPRINT.COM WI	$704.32	
12/10	12/09	1112	SQ *JENNAFFAIRS@GMAIL. Orangeburg SC	$3,531.00	
12/11	12/10	2491	REMARKABLE OSLO NO	$17.94	
12/15	12/12	9190	DOLLARTREE ORANGEBURG SC	$68.75	
12/15	12/14	4804	AMAZON MKTPL*IS9ES5JL3 Amzn.com/bill WA	$540.75	
12/16	12/15	7189	AMAZON MKTPL*3D1QJ9053 Amzn.com/bill WA	$119.49	
12/16	12/15	3632	SQ *DBD EMBROIDERY SHO gosq.com SC	$802.50	
12/18	12/17	2168	DOLLAR TREE ORANGEBURG SC	$49.22	
12/18	12/17	7824	WAL-MART #0616 ORANGEBURG SC	$178.80	
12/19	12/18	9427	COMFORT INN & SUITES 8035159700 SC FOR 01 NIGHTS FOLIO: 10982577-HOUSE	$321.00	
			Total for Account	**$9,176.02**	

Transactions FROST,BERNARD Credit Limit $20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
12/04	12/03	3203	KB TIRE 803-9972525 SC	$154.32	
12/05	12/03	4113	HYATT REGENCY GREENVIL GREENVILLE SC FOR 02 NIGHTS FOLIO: 35054439	$0.01	
12/08	12/05	0356	HYATT REGENCY WASHINGT WASHINGTON DC FOR 03 NIGHTS FOLIO: 34004082	$335.10	
12/08	12/05	0398	HYATT REGENCY WASHINGT WASHINGTON DC FOR 03 NIGHTS FOLIO: 34004223	$1,005.30	
			Total for Account	**$1,494.73**	

Transactions CALLOWAY,LIANA N Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		

Continued on Next Page

0000087S1 23464 0003-0004 DUS820D122425153052 001 L 0001S329 UB28SCME

Transactions CALLOWAY,LIANA N — Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
12/01	11/28	9936	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	$334.88CR	
12/01	11/28	9977	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	$334.88CR	
12/01	11/28	0355	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	$334.88CR	
			Purchases and Other Debits		
12/03	12/02	6408	SCABSE 803-414-1970 SC	$50.00	
12/08	12/04	6374	HYATT REGENCY GREENVIL 8642351234 SC FOR 46 NIGHTS FOLIO: 0126198642351234	$584.64	
12/09	12/08	4510	SQ *SCAEOP INC (SOUTH gosq.com SC	$395.00	
12/11	12/10	2219	CURB CHI TAXI ASTORIA NY	$60.75	
12/15	12/14	4599	LAZ PARKING M36115TIBA WEST COLUMBIA SC	$60.00	
12/15	12/14	9414	DOLLARTREE WEST COLUMBIA SC	$142.94	
12/16	12/14	5317	HYATT REGENCY CHICAGO CHICAGO IL FOR 04 NIGHTS FOLIO: 34060613	$963.79	
12/18	12/16	0452	EMBASSY SUITES MYRTLE 843-4490006 SC FOLIO: 1978107	$213.92	
12/22	12/19	8801	ORANGEBURG CASH AND CA 803-5362298 SC	$587.58	
			Total for Account	**$2,053.98**	

Transactions FOSTER,SHAWN D — Credit Limit $55000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
12/09	12/07	8942	HOLIDAY INN EXP & SUIT 8437224000 SC FOR 02 NIGHTS FOLIO: 207308978437224000	$501.72	
12/12	12/11	3940	BEST BUY 00011429 CHICAGO IL	$44.19	
12/18	12/16	1245	EMBASSY SUITES MYRTLE 843-4490006 SC FOLIO: 1978102	$213.92	
			Total for Account	**$759.83**	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Payments and Other Credits		
12/12	12/12	7	PAYMENT THANK YOU	$26,525.89CR	
			Fees		
12/11	12/10	2491	FRGN TRANS FEE-REMARKABLE OS	$0.35	
			TOTAL FEES FOR THIS PERIOD	**$0.35**	

Continued on Next Page

SouthState

00008751 23465 0004-0004 DUSB20DD122425153052 00 L 00015329 UB26SCME

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Total for Account	**$26,525.54CR**	

2025 Totals Year-to-Date	
Total Fees Charged in 2025	$42.98
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	$17,217.77	$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