

**February 2026 Statement**

Open Date: 01/24/2026 Closing Date: 02/23/2026

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Visa® Community Card

ORANGEBURG COUNTY SCH

Account Ending in

**Elan Financial
Services
BUS****1-866-552-8855**

New Balance	\$12,022.73
Minimum Payment Due	\$12,022.73
Payment Due Date	03/22/2026

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	+	\$21,821.73
Payments	-	\$21,821.73CR
Other Credits	-	\$557.76CR
Purchases	+	\$12,579.90
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$0.59
Interest Charged		\$0.00
New Balance	=	\$12,022.73
Past Due		\$0.00
Minimum Payment Due		\$12,022.73
Credit Line		\$55,000.00
Available Credit		\$42,977.27
Days in Billing Period		31

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 Ending in	
Payment Due Date	3/22/2026
New Balance	\$12,022.73
Minimum Payment Due	\$12,022.73

Amount Enclosed \$ _____

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

00009423 24636 0001-0004 DUES2000 D022426179491 00 L 00015699 UB26SSOMFE

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.



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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					
01/28	01/27	5697	SAMS CLUB RENEWAL NORTH CHARLES SC	\$119.90	_____
01/30	01/29	9058	SC LAW ENFORCEMENT DIV EGOV.COM SC	\$25.00	_____
01/30	01/29	4018	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
02/02	01/31	0325	TST* CHESTNUT GRILL ORANGEBURG SC	\$175.36	_____
02/04	02/03	5430	SC LAW ENFORCEMENT DIV EGOV.COM SC	\$25.00	_____
02/04	02/03	4998	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
02/05	02/04	3803	SC LAW ENFORCEMENT DIV EGOV.COM SC	\$25.00	_____
02/05	02/04	7602	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
02/05	02/04	3036	HOTELBOOKING*SERVFEE 8007279059 UT FOR 01 NIGHTS FOLIO: 01KGN72TDDGEQ058007279059	\$17.99	_____
02/05	02/05	5232	HTL*SHERATONGREENS 800-468-3578 CT	\$183.91	_____
02/06	02/05	1598	SC LAW ENFORCEMENT DIV EGOV.COM SC	\$25.00	_____
02/06	02/05	5797	SC LAW ENFORCEMENT DIV EGOV.COM SC	\$25.00	_____
02/06	02/05	5472	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
02/06	02/05	5174	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
02/12	02/11	4570	SC LAW ENFORCEMENT DIV EGOV.COM SC	\$25.00	_____
02/12	02/11	7078	SC LAW ENFORCEMENT DIV EGOV.COM SC	\$25.00	_____
02/12	02/11	0254	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
02/12	02/11	7606	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
02/13	02/12	6438	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
02/13	02/12	6909	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
02/13	02/12	7055	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
02/13	02/12	7105	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
02/13	02/12	7121	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
02/13	02/12	7162	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
02/13	02/12	7196	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
02/13	02/12	7204	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
02/17	02/13	6738	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
Total for Account				\$751.16	

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Transactions		LANG, TINA M		Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
01/26	01/22	8752	EMBASSY SUITES MYRTLE 843-4490006 SC MERCHANDISE/SERVICE RETURN	\$3.36CR	_____
01/26	01/22	8760	EMBASSY SUITES MYRTLE 843-4490006 SC MERCHANDISE/SERVICE RETURN	\$3.36CR	_____
01/26	01/22	9537	EMBASSY SUITES MYRTLE 843-4490006 SC MERCHANDISE/SERVICE RETURN	\$2.24CR	_____
01/26	01/23	6506	EMBASSY SUITES MYRTLE 843-4490006 SC MERCHANDISE/SERVICE RETURN	\$3.36CR	_____
01/26	01/23	7512	EMBASSY SUITES MYRTLE 843-4490006 SC MERCHANDISE/SERVICE RETURN	\$3.36CR	_____
Purchases and Other Debits					
01/28	01/26	0093	GROVE PARK HOUSE OF PI ORANGEBURG SC	\$294.96	_____
01/28	01/26	0028	GROVE PARK HOUSE OF PI ORANGEBURG SC	\$84.96	_____
02/02	01/30	5268	FOOD LION #2857 ORANGEBURG SC	\$10.98	_____
02/04	02/03	3013	SC CAUCUS OF BLACK SCH 803-856-9121 SC	\$100.00	_____
02/04	02/03	3195	SC CAUCUS OF BLACK SCH 803-856-9121 SC	\$100.00	_____
02/04	02/03	3278	SC CAUCUS OF BLACK SCH 803-856-9121 SC	\$100.00	_____
02/13	02/12	3181	WAL-MART #0616 ORANGEBURG SC	\$23.08	_____
02/20	02/19	5254	DELTA AIR0062406181114 800-2211212 CA CARSON/IDELLA 03/12/26 COLUMBIA TO ATLANTA ATLANTA TO LOUISVILLE K LOUISVILLE K TO ATLANTA ATLANTA TO COLUMBIA	\$1,379.40	_____
02/20	02/19	5859	COSSBA EVE* REGV7JL07C WWW.COSSBA.OR IL	\$825.00	_____
Total for Account				\$2,902.70	_____

Transactions		TAYLOR, ERICA			Credit Limit	\$14000
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
Purchases and Other Debits						
01/26	01/23	8068	EDWEEK PRINT	WWW.EDWEEK.OR AZ	\$97.00	_____
01/26	01/23	2626	AMAZON MKTPL*7C2UI3L73	Amzn.com/bill WA	\$50.36	_____
01/26	01/23	6313	HILTON NEW ORLEANS	504-5610500 LA FOLIO: 4617928	\$202.75	_____
01/27	01/26	6121	AMAZON MKTPL*3N6EL39V3	Amzn.com/bill WA	\$130.55	_____
01/28	01/27	0648	FOOD LION #2857	ORANGEBURG SC	\$59.89	_____
01/28	01/27	4547	4IMPRINT, INC	4IMPRINT.COM WI	\$1,430.15	_____
01/30	01/28	6251	HILTON NEW ORLEANS	504-5610500 LA FOLIO: 4620879	\$202.75	_____
01/30	01/28	7945	HILTON NEW ORLEANS	504-5610500 LA FOLIO: 4620884	\$202.75	_____

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Transactions		TAYLOR, ERICA		Credit Limit \$14000		
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
02/02	01/29	9115	HILTON MYRTLE BEACH RE 843-4495000 SC FOLIO: 1622657	\$246.87	_____	
02/02	01/29	0019	SOUTH CAROLINA SCHOOL 803-9880259 SC	\$375.00	_____	
02/02	01/30	2367	THE UPS STORE 2735 803-8373171 SC	\$15.95	_____	
02/02	01/30	6332	FOOD LION #2857 ORANGEBURG SC	\$24.60	_____	
02/02	01/30	1809	AMAZON MARK* 0H9NK7T83 AMAZON.COM/MA WA	\$85.58	_____	
02/03	02/02	3619	AMAZON MARK* 0Z26D58A3 AMAZON.COM/MA WA	\$98.76	_____	
02/10	02/09	6878	QR-CODE-GENERATOR.COM QR-CODE-GENER NY	\$119.88	_____	
02/13	02/12	0118	REMARKABLE OSLO NO	\$29.90	_____	
02/17	02/15	0215	FACEBK *8UBHZDDGC2 650-5434800 DE	\$128.70	_____	
02/23	02/20	5259	WALMART.COM 800-925-6278 AR	\$268.69	_____	
02/23	02/20	6671	TST* ORIGINAL HOUSE OF 803-531-4000 SC	\$312.96	_____	
02/23	02/20	2855	WALMART.COM 8009256278 800-966-6546 AR	\$43.87	_____	
02/23	02/20	2939	WALMART.COM 8009256278 800-966-6546 AR	\$9.05	_____	
02/23	02/20	3010	WALMART.COM 8009256278 800-966-6546 AR	\$5.28	_____	
02/23	02/20	3192	WALMART.COM 8009256278 800-966-6546 AR	\$8.62	_____	
02/23	02/20	3275	WALMART.COM 8009256278 800-966-6546 AR	\$19.93	_____	
Total for Account				\$4,169.84		

Transactions		FROST, BERNARD			Credit Limit	\$20000
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
Purchases and Other Debits						
01/30	01/29	7408	USPS PO 4565400115	ORANGEBURG SC	\$11.95	_____
02/09	02/06	8278	HILTON HOTELS	864-2324747 SC	\$165.30	_____
			FOLIO: 52419256			
02/09	02/06	8286	HILTON HOTELS	864-2324747 SC	\$165.30	_____
			FOLIO: 53712133			
02/09	02/06	8526	HILTON HOTELS	864-2324747 SC	\$165.30	_____
			FOLIO: 98843805			
02/17	02/13	8496	ENMARKET 1397	COPE SC	\$9.49	_____
02/17	02/13	2597	THE UPS STORE 2735	803-8373171 SC	\$62.94	_____
02/23	02/20	4032	THE UPS STORE 2735	803-8373171 SC	\$65.07	_____
Total for Account					\$645.35	

Transactions		CALLOWAY, LIANA N			Credit Limit \$14000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
Other Credits						
01/26	01/22	1616	HILTON MYRTLE BEACH RE 843-4495000 SC MERCHANDISE/SERVICE RETURN	\$334.88CR	_____	

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Elan Financial Services 1-866-552-8855

Transactions		CALLOWAY, LIANA N		Credit Limit \$14000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/28	01/26	9459	EMBASSY SUITES MYRTLE 843-4490006 SC MERCHANDISE/SERVICE RETURN	\$203.84CR	_____
Purchases and Other Debits					
01/29	01/28	6962	ORANGEBURG CASH AND CA 803-5362298 SC	\$138.91	_____
02/18	02/18	9061	South Carolina Occupat Hanahan SC	\$440.00	_____
02/23	02/20	8405	EB *2026 SC COUNCIL FO 801-413-7200 CA	\$260.00	_____
02/23	02/21	2341	STAYBRIDGE SUITES-FLOR 8435195200 SC FOR 01 NIGHTS FOLIO: 0520644038435195200	\$357.42	_____
02/23	02/21	2358	STAYBRIDGE SUITES-FLOR 8435195200 SC FOR 01 NIGHTS FOLIO: 0520651308435195200	\$150.08	_____
02/23	02/21	2366	STAYBRIDGE SUITES-FLOR 8435195200 SC FOR 01 NIGHTS FOLIO: 0520652258435195200	\$150.08	_____
02/23	02/21	2572	STAYBRIDGE SUITES-FLOR 8435195200 SC FOR 01 NIGHTS FOLIO: 0521159298435195200	\$150.08	_____
02/23	02/21	2606	STAYBRIDGE SUITES-FLOR 8435195200 SC FOR 01 NIGHTS FOLIO: 0521159518435195200	\$150.08	_____
Total for Account				\$1,257.93	

Transactions		FOSTER, SHAWN D		Credit Limit \$55000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
01/26	01/22	8745	EMBASSY SUITES MYRTLE 843-4490006 SC MERCHANDISE/SERVICE RETURN	\$3.36CR	_____
Purchases and Other Debits					
01/27	01/26	0765	DELTA AIR0062399960371 800-2211212 CA FOSTER/SHAWN D 03/31/26 COLUMBIA TO ATLANTA ATLANTA TO NEW ORLEANS NEW ORLEANS TO ATLANTA ATLANTA TO COLUMBIA	\$644.58	_____
02/11	02/10	0261	AVASFLOWERS.NET WWW.AVASFLOWE DE	\$108.46	_____
02/17	02/14	0196	RENAISSANCE HOTELS NAS NASHVILLE TN FOR 03 NIGHTS FOLIO: 422680	\$1,194.84	_____
02/18	02/17	1614	THE SOUTH CAROLINA EDU 803-772-6553 SC	\$350.64	_____
Total for Account				\$2,295.16	

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ORANGEBURG COUNTY SCH.

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Transactions BILLING ACCOUNT ACTIVITY					
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
02/19	02/19	7	PAYMENT THANK YOU	\$21,821.73CR	
Fees					
02/13	02/12	0118	FRGN TRANS FEE-REMARKABLE OS	\$0.59	
TOTAL FEES FOR THIS PERIOD				\$0.59	
Total for Account				\$21,821.14CR	

2026 Totals Year-to-Date	
Total Fees Charged in 2026	\$1.00
Total Interest Charged in 2026	\$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	\$12,022.73	\$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