SouthState

April 2026 Statement
Open Date: 03/25/2026 Closing Date: 04/23/2026

Account Ending in:

Visa® Community Card

Elan Financial Services
1-866-552-8855

ORANGEBURG COUNTY SCH

New Balance	**$11,482.96**
Minimum Payment Due	**$11,482.96**
Payment Due Date	**05/22/2026**

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	+	$27,927.19
Payments	-	$27,927.19CR
Other Credits		$0.00
Purchases	+	$11,482.37
Balance Transfers		$0.00
Advances		$0.00
Other Debits		$0.00
Fees Charged	+	$0.59
Interest Charged		$0.00
New Balance	=	**$11,482.96**
Past Due		**$0.00**
Minimum Payment Due		**$11,482.96**
Credit Line		$55,000.00
Available Credit		$43,517.04
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

Account Ending in	
Payment Due Date	5/22/2026
New Balance	$11,482.96
Minimum Payment Due	$11,482.96

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

. to pay by phone
. to change your address

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

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.

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		
03/25	03/24	6788	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
03/25	03/24	7158	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
03/25	03/24	7331	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
03/25	03/24	0426	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
03/25	03/24	8957	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
03/25	03/24	9815	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
03/25	03/24	0011	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
03/25	03/24	9812	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/25	03/24	1024	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/25	03/24	1537	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/25	03/24	0108	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/25	03/24	1880	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/25	03/24	3639	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/25	03/24	4231	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/26	03/25	3601	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
03/26	03/25	6379	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/27	03/26	7263	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
03/27	03/26	4559	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/31	03/30	5214	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
03/31	03/30	6002	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
04/01	03/30	8199	GROUCHO'S OF ORANGEBUR 803-5340005 SC	$195.92	
04/01	03/31	3686	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
04/01	03/31	4260	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
04/15	04/14	3569	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
04/15	04/14	5762	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
04/16	04/15	3306	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
04/16	04/15	5459	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
04/21	04/20	7059	IN *AMERICAN ASSOC OF 913-3271222 KS	$275.00	
04/23	04/22	5822	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
04/23	04/22	9758	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	
04/23	04/22	9128	SC LAW ENFORCEMENT DIV EGOV.COM SC	$25.00	

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Transactions HOLIDAY,ERNEST Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
04/23	04/22	5797	SERVICE FEE2*SCI-SCGOV EGOV.COM	SC	$1.00	
04/23	04/22	7891	SERVICE FEE2*SCI-SCGOV EGOV.COM	SC	$1.00	
04/23	04/22	5553	SERVICE FEE2*SCI-SCGOV EGOV.COM	SC	$1.00	
			Total for Account		**$886.92**	

Transactions WASHINGTON,JESSE Credit Limit $12000

Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
			Purchases and Other Debits			
04/03	04/01	0771	HILTON MYRTLE BEACH RE 843-4495000 FOLIO: 1640461	SC	$324.80	
04/03	04/01	0789	HILTON MYRTLE BEACH RE 843-4495000 FOLIO: 1640477	SC	$324.80	
04/03	04/01	0797	HILTON MYRTLE BEACH RE 843-4495000 FOLIO: 1640481	SC	$324.80	
04/03	04/01	2819	HILTON MYRTLE BEACH RE 843-4495000 FOLIO: 1640492	SC	$324.80	
			Total for Account		**$1,299.20**	

Transactions LANG,TINA M Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
			Purchases and Other Debits			
03/25	03/24	4718	WALMART.COM 800-925-6278	AR	$38.78	
03/25	03/24	7523	WALMART.COM 800-925-6278	AR	$82.81	
03/26	03/25	0687	OLLIES BARGAIN OUTLET ORANGEBURG	SC	$70.37	
04/02	04/01	4946	ROSES #176 ORANGEBURG	SC	$17.78	
04/15	04/14	0085	KIRKLAND CLEANERS LLC ORANGEBURG	SC	$141.41	
			Total for Account		**$351.15**	

Transactions TAYLOR,ERICA Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
			Purchases and Other Debits			
03/26	03/24	0063	SOUTH CAROLINA ASSOCIA 803-7988380	SC	$395.00	
03/26	03/25	3803	APSTYLEBOOK.COM 833-249-5020	CA	$76.90	
03/27	03/26	6793	PY *LMC LEADERSHIP SOL 336-549-2876	NC	$150.00	
04/02	04/01	5813	AMAZON MKTPL*BG1PG45F1 Amzn.com/bill	WA	$95.21	
04/13	04/10	4937	REMARKABLE OSLO	NO	$29.90	
04/16	04/15	8789	IMPACT PBS* O #37289 IMPACTPBS.COM	SC	$164.87	

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Transactions TAYLOR,ERICA Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Total for Account	**$911.88**	

Transactions FROST,BERNARD Credit Limit $20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
03/31	03/30	9266	GEORGIAAQUARIUMECOM 404-5814000 GA	$3,135.33	
04/01	03/31	6750	WORLD OF COCA COLA ATLANTA GA	$1,796.85	
04/02	04/01	2501	THE UPS STORE 2735 803-8373171 SC	$67.18	
04/06	04/03	9384	GOLDEN CORRAL 854 MYRTLE BEACH SC	$232.00	
04/06	04/03	7300	CHICK-FIL-A #00825 AUGUSTA GA	$577.22	
04/16	04/15	3287	GOLDEN CORRAL 2599 CHARLESTON SC	$1,319.54	
			Total for Account	**$7,128.12**	

Transactions CALLOWAY,LIANA N Credit Limit $14000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
03/25	03/24	3546	ORANGEBURG CASH AND CA 803-5362298 SC	$191.03	
03/27	03/26	8034	ORANGEBURG CASH AND CA 803-5362298 SC	$22.55	
03/27	03/26	9456	TST* ORIGINAL HOUSE OF ORANGEBURG SC	$290.37	
04/13	04/11	5049	HILTON NEW ORLEANS 504-5610500 LA FOLIO: 4661674	$344.93	
04/15	04/14	6683	WAL-MART #0616 ORANGEBURG SC	$56.22	
			Total for Account	**$905.10**	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Payments and Other Credits		
04/20	04/20	7	PAYMENT THANK YOU	$27,927.19CR	
			Fees		
04/13	04/10	4937	FRGN TRANS FEE-REMARKABLE OS	$0.59	
			TOTAL FEES FOR THIS PERIOD	**$0.59**	
			Total for Account	**$27,926.60CR**	

2026 Totals Year-to-Date	
Total Fees Charged in 2026	$2.18
Total Interest Charged In 2026	$0.00

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SouthState

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	$11,482.96	$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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End of Statement