



PO Box 2360
Omaha NE 68103-2360



Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

Billing Cycle
Closing Date:
07/03/26

Account
Numbe

Account Summary

Beginning balance	\$239.59	Number of days in billing cycle	30
Payments and credits	239.59	Credit limit	7,500.00
Purchase and adjustments less refunds	649.68	Available credit	5,852.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	07/28/26
Balance 07/03/26	\$649.68	NEW MINIMUM PAYMENT DUE	32.00

Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849

SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Page 1 of 3

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			SPARTANBURG DISTRICT FOUR	
06/03	06/04	2401514HB4P6YGX7X	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/03	06/04	2401514HB4P70H5TK	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/04	06/04	2401514HQ4PDSXHXN	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/04	06/04	2401514HQ4PDSXMT5	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/04	06/04	2401514HQ4PDTXNNH	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/04	06/04	2401514HQ4PDTY08S	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/16	06/16	2401514HR4TV0SWQZ	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/16	06/16	2401514HR4TV1ST3G	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/17	06/17	2401514HT4S1V9TFR	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/17	06/17	2401514HT4S1W6TTY	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/22	06/22	7411870HY01650KNB	PAYMENT - THANK YOU RALEIGH NC	239.59
06/25	06/25	2473309J13Z3XTXSY	JERSEY MIKES 7098 WOODRUFF SC	211.73
07/02	07/02	2469216J7BLW4WTZQ	AMAZON MKTPL*D10117BP3 Amzn.com/bill WA	307.95

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
32.00	0.00	07/28/26	649.68	

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT AS OF THE DATE OF RECEIPT, WE MUST RECEIVE THIS PORTION OF THIS STATEMENT AND YOUR CHECK OR MONEY ORDER BY 5:00PM. USE ENCLOSED ENVELOPE AND MAKE PAYMENT TO

FIRST CITIZENS BANK
PO BOX 96262
CHARLOTTE NC 28296-6262



SPARTANBURG D FOUR
SPARTANBURG CTY SCH DIST 4
118 MCEDCO RD
WOODRUFF SC 29388-9693



PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

PO Box 2360
Omaha NE 68103-2360

Account
Number.

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.971	11.65	0.00	0.00
Cash Advances	2.124	25.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$0.00

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$0.00

ANNUAL PERCENTAGE RATE: 0.000%

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at the address shown on the front of this statement following "Send Inquiries to:", or call us at the telephone number shown on the front of this statement. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

HOW TO AVOID PAYING INTEREST ON PURCHASES AND BALANCE TRANSFERS

Your due date will be at least 21 days after your billing statement is mailed or delivered to you. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month (Grace Period). We will begin charging interest on cash advances on the transaction date.

CALCULATION OF AVERAGE DAILY BALANCE(S)

We use the average daily balance method (including current transactions) for calculating an average daily balance for your (i) purchase balance (including transferred balances) and (ii) cash advance balance. To get the average daily balance of your purchases balance (including balance transfers) and your cash advance balance, we take the beginning balance of your Account each day, add any new purchases, cash advances and balance transfer amounts, as applicable, add any unpaid charges (including Finance Charges), fees and other debits, and subtract any applicable portions of payments and credits. This gives the daily balance. Then we add up all the daily balances for the Billing Cycle and divide by the number of days in the Billing Cycle to get the average daily balance.

CALCULATION OF YOUR INTEREST CHARGE

Your Interest Charge for the period is based on the applicable APR associated with each balance. We calculate Interest Charges separately for your purchase balance (including balance transfers) and your cash advance balance under each applicable APR. Your variable APR can go up or down monthly as the index for the rate goes up or down. We list each Interest Charge (including the Purchase Finance Charge and the Cash Finance Charge) separately on your Statement. We compute each Interest Charge by: (1) Taking each applicable APR and calculating the corresponding monthly periodic rate (the applicable APR divided by 12), and (2) multiplying the average daily balance for each balance by the applicable monthly periodic rate adding together all the products to obtain your Total Interest for the period.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

- If you think there is an error on your statement, write to us using the bank name and address shown on the front of this statement under section "Contact Information, Send inquiries and correspondence to:".
- In your letter, 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.
- You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

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 is 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 using the bank name and address shown on the front of this statement following "Send inquiries and correspondence to:". 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.

O1AG1136 – 05/04/26



PO Box 2360
Omaha NE 68103-2360



Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

Billing Cycle
Closing Date:
07/03/26

Account
Number:

Account Summary

Beginning balance	\$3,317.22	Number of days in billing cycle	30
Payments and credits	3,317.22	Credit limit	7,500.00
Purchase and adjustments less refunds	2,094.12	Available credit	3,061.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	07/28/26
Balance 07/03/26	\$2,094.12	NEW MINIMUM PAYMENT DUE	104.00

Contact Information

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SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

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Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			SPARTANBURG DISTRICT FOUR	
06/03	06/04	2403629HAMMKVZ4D1	EB *ANDERSON UNIVERSIT 801-413-7200 CA	108.55
06/08	06/08	2413746HG012DRE74	TRACTOR SUPPLY #2501 WOODRUFF SC	144.42
06/16	06/16	2400321HP01ZVBZQX	ELECTRONIC PAYMENTS 631-8221140 FL	279.00
06/16	06/16	2422638HP0PXL0FAS	SAMSLUB.COM 888-746-7726 AR	224.44
06/22	06/22	2469216HXBP125GT9	Amazon.com*NZ5ON5Z03 Amzn.com/bill WA	48.14
06/22	06/22	7411870HY01650KMJ	PAYMENT - THANK YOU RALEIGH NC	3,317.22-
06/23	06/23	2400077HZ2X4BXFBD	SMORE.COM - EDUCATOR SMORE.COM MS	99.00
06/23	06/23	2469216HYBDALG3B	ACADEMY.COM 888-922-2336 TX	160.47
06/25	06/25	2443106J0D8WZ0PAJ	UNITY SCHOOL BUS PARTS 586-615-0807 MI	262.92
06/26	06/26	2444500J15SEEXD0Y	WALMART.COM 8009256278 800-966-6546 AR	46.00
06/26	06/26	2469216J1BSXD2E12	AMAZON MKTPL*176LK92A3 Amzn.com/bill WA	610.23
07/02	07/02	2403629J7LXADZGX5	KATOM RESTAURANT SUPPLY, 865-225-1545 TN	110.95

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104.00	0.00	07/28/26	2,094.12	

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

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Total Periodic FINANCE CHARGES: \$0.00
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$0.00
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