FirstCitizensBank

VISA

PO Box 2360
Omaha NE 68103-2360

Name: DARLINGTON CTY SCH DS
DARLINGTON CTY SCH DS

Billing Cycle Closing Date: 07/03/26

Account Number: [redacted]

Account Summary

Beginning balance	$63,184.53	Number of days in billing cycle	30
Payments and credits	63,222.76	Credit limit	333,000.00
Purchase and adjustments less refunds	51,366.89	Available credit	280,461.00
Cash advances	0.00	Available cash line	99,900.00
FINANCE CHARGES	0.00	Payment due date	07/28/26
Balance 07/03/26	$51,328.66	NEW MINIMUM PAYMENT DUE	2,559.00

Contact Information

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

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

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			TOTAL [redacted] $62,802.65-	
06/28	06/28	F393900J300CHGDDA	AUTOMATIC PAYMENT - THANK YOU	62,802.65-
			MARISA M JOHNSON	
			TOTAL [redacted] $2,883.78	
06/03	06/04	2444500HB2X89DD7A	WALMART.COM 8009256278 800-966-6546 AR	164.91
06/04	06/04	2405523HBNHMA246R	WALMART.COM 800-925-6278 AR	29.84
06/04	06/04	2444500HB2X89DD51	WALMART.COM 8009256278 800-966-6546 AR	71.06
06/10	06/10	2473309HH3WQGPF98	JERSEY MIKES ONLINE UC https://prod. NJ	93.45
06/11	06/11	2442733HKLM7T4FPH	CHICK-FIL-A #00509 FLORENCE SC	469.70
06/11	06/11	2442733HKLM7T4FPT	CHICK-FIL-A #00509 FLORENCE SC	25.71
06/11	06/11	2475542HKM9QEJDNF	GRAINGER 800-4724643 IL	723.09
06/11	06/11	2475542HKM9QEJDNN	GRAINGER 800-4724643 IL	234.35
06/16	06/16	2405523HPNYSF8EDG	WALMART.COM 800-925-6278 AR	166.02
06/22	06/22	2444500HYBLKMQV3E	WM SUPERCENTER #7188 DARLINGTON SC	25.25
06/22	06/22	2444500HY5SDGQF2Y	LITTLE CAESARS 3217-0014 910-874-6900 SC	85.69
06/23	06/23	2444500HY5SDGQF58	WALMART.COM 8009256278 800-966-6546 AR	238.70
06/23	06/23	2444500HZ5SDEELQB	LITTLE CAESARS 1759 0003 843-664-1005 SC	85.69
06/23	06/23	2475542HZM9FYXHXW	GRAINGER 800-4724643 IL	130.18
06/24	06/24	2422638J00RBRP8KG	WAL-MART #7188 DARLINGTON SC	37.20

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

FirstCitizensBank

[redacted]

PO Box 2360
Omaha NE 68103-2360

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
2,559.00	0.00	07/28/26	51,328.66	[redacted]

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

PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED

$.

PLEASE DETACH AND ENCLOSE THIS PORTION WITH PAYMENT

DARLINGTON CTY SCH DS
DARLINGTON CTY SCH DS
ATTN: ALICE WATFORD
PO BOX 1117
DARLINGTON SC 29540-1117

PO Box 2360
Omaha NE 68103-2360

Account Number: [redacted]

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
06/24	06/24	2444500J0BLKLJ441	WM SUPERCENTER #7188 DARLINGTON SC	114.84
06/24	06/24	2469216J0BT8LRW6M	FOOD LION #1428 DARLINGTON SC	5.85
06/30	06/30	2475542J6M9J40NWH	GRAINGER 800-4724643 IL	182.25
			CORTNEY GEHRKE	
			TOTAL [redacted] $1,203.78	
06/24	06/24	2420785J057BG9X9G	HILTON MYRTLE BEACH RESO MYRTLE BEACH SC	1,203.78
			CARLA A WATFORD	
			TOTAL [redacted] $3,053.97	
06/18	06/18	2449216HS2X4D1TFF	SP BURLEBO BURLEBO.COM TX	75.88
06/22	06/22	2469216HXBP85TK7W	SCHOOL SPECIALTY ECOMM 888-388-3224 WI	1,583.69
06/24	06/24	2420785J057BG9MB8	EMBASSY SUITES MYRTLE BE MYRTLE BEACH SC	1,394.40
			DAWN JOHNSON	
			TOTAL [redacted] $338.97	
06/02	06/04	2400097HARNG6W9PY	COUNTRY INN & STES - C CAYCE SC	116.70
06/30	06/30	2422638J60RLGST3Y	WAL-MART #7188 DARLINGTON SC	222.27
			JACQUELINE LYNN	
			TOTAL [redacted] $3,213.85	
06/03	06/04	2449216HB2X4DEQB2	PMC - PAID PARKING PARKINGMGT.CO TN	157.27
06/03	06/04	2494300HBQWL8X0TD	HYATT REGENCY SAVANNAH 9122381234 GA	728.90
06/03	06/04	2494300HBQWL8X0TZ	HYATT REGENCY SAVANNAH 9122381234 GA	728.90
06/04	06/04	2463923HQS66ENPGD	SOUTH CAROLINA ASSOCIATIO803-7988380 SC	395.00
06/24	06/24	2420785J057BG9VDN	HILTON MYRTLE BEACH RESO MYRTLE BEACH SC	1,203.78
			EDDIE L SHULER	
			TOTAL [redacted] $6,705.68	
06/18	06/18	2420785HS52KGTZSF	HILTON MYRTLE BEACH RESO 843-4495000 SC	959.90
06/19	06/19	2420785HV54Y0WMDM	HILTON MYRTLE BEACH RESO 843-4495000 SC	324.80
07/01	07/01	2469216J6BMTJZN9M	SQ *THE MYERS-BRIGGS COMP gosq.com PA	5,420.98
			ANTONIO M THOMAS	
			TOTAL [redacted] $1,005.16	
06/10	06/10	2413746HJ01298NRR	TRACTOR SUPPLY #2722 HARTSVILLE SC	48.59
06/11	06/11	2444500HKBLK00GGH	WM SUPERCENTER #1135 HARTSVILLE SC	935.28
06/15	06/15	2422638HP0PWQFDLL	WAL-MART #1135 HARTSVILLE SC	21.29
			PATRICIA TONEY	
			TOTAL [redacted] $171.51-	
06/30	06/30	7420785J652WEVM1G	EMBASSY SUITES MYRTLE BE 843-4490 CREDIT	171.51-
			TIMOTHY A HOWLE	
			TOTAL [redacted] $34.02	
06/23	06/23	2469216HYBPDEV4R7	ULINE *SHIP SUPPLIES 800-295-5510 WI	34.02
			SARAH TEW	
			TOTAL [redacted] $122.14	
06/06	06/06	2475542HE4ZTMHST1	COMFORT INNS GREENVILLE SC	122.14
			CARLA M JEFFERSON	
			TOTAL [redacted] $200.00	
06/04	06/04	2444500HQ00L597TZ	WALGREENS #9232 CAMDEN SC	125.00
06/04	06/04	2494150HQNJ8HSM05	POPEYES 13510 CAMDEN SC	75.00
			ROBBIE SMITH	
			TOTAL [redacted] $6,911.19	
06/04	06/04	2469216HBBTT1WN0P	IN *PEE DEE REGIONAL EMER843-6625771 SC	49.00
06/04	06/04	2469216HBBTT1WN0Z	IN *PEE DEE REGIONAL EMER843-6625771 SC	182.00
06/04	06/04	2469216HBBTT1WN17	IN *PEE DEE REGIONAL EMER843-6625771 SC	175.00
06/08	06/08	2449398HF6HPVWH1L	FDTC BUSINESS OFFICE 843-661-8323 SC	3,550.00
06/15	06/15	2475542HP4ZWBAJY4	CHARLESTON AIRPORT EMB 843-7471882 SC	231.22
06/16	06/16	2475542HR4ZWJ053P	CHARLESTON AIRPORT EMB 843-7471882 SC	231.22
06/17	06/17	2475542HT4ZWXLLSY	CHARLESTON AIRPORT EMB 843-7471882 SC	693.66
06/17	06/17	2475542HT4ZWXLME8	CHARLESTON AIRPORT EMB 843-7471882 SC	231.22
06/17	06/17	2475542HT4ZWXLM4P	CHARLESTON AIRPORT EMB 843-7471882 SC	693.66
06/26	06/26	2494300J2D9SY6H9P	HOLIDAY INN EXPRESS & SU 8033213955 SC	874.21
			COREY LEWIS	
			TOTAL [redacted] $840.00	
06/24	06/24	2420785J057BG9LLW	EMBASSY SUITES MYRTLE BE 843-4490006 SC	840.00

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First Citizens Bank

PO Box 2360
Omaha NE 68103-2360

Account Number: [redacted]

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
			KATRINA JAMES	
			TOTAL [redacted] $568.50	
06/04	06/04	2406927HQ2X49K33W	LIMINALTRAVEL.CO LIMINALTRAVEL SC	75.00
06/24	06/24	2420785J057BG9RJ6	EMBASSY SUITES MYRTLE BE MYRTLE BEACH SC	493.50
			JANICE DARGAN	
			TOTAL [redacted] $1,034.61	
06/22	06/22	2403629HXMLYD82EN	AIRBNB * HMHNC5ARED AIRBNB.COM CA	1,034.61
			WANDA GOVAN	
			TOTAL [redacted] $539.15	
06/04	06/04	2422638HQ0PQNF99Y	WAL-MART #7188 DARLINGTON SC	539.15
			WILLIAM LENARD	
			TOTAL [redacted] $2,069.76	
06/24	06/24	2420785J057BG9VMN	HILTON MYRTLE BEACH RESO MYRTLE BEACH SC	689.92
06/24	06/24	2420785J057BG9X75	HILTON MYRTLE BEACH RESO 843-4495000 SC	689.92
06/24	06/24	2420785J057BG9YLJ	HILTON MYRTLE BEACH RESO 843-4495000 SC	689.92
			MERRIMAN NICHOLS	
			TOTAL [redacted] $4,671.77	
06/05	06/05	2444500HQ5SEGRZJ0	WALMART.COM 8009256278 800-966-6546 AR	142.43
06/09	06/09	2405523HGNP05XY64	WALMART.COM 800-925-6278 AR	33.40
06/10	06/10	2405523HHNR41PHL0	WALMART.COM 800-925-6278 AR	30.22
06/10	06/10	2405523HHNR42AP88	WALMART.COM 800-925-6278 AR	34.97
06/11	06/11	2405523HJNTAYSHZ5	WALMART.COM 800-925-6278 AR	61.76
06/11	06/11	2444500HL8PR9TS9Y	WALMART.COM 8009256278 800-966-6546 AR	164.14
06/15	06/15	2405523HNNXKEMZHZ	WALMART.COM 800-925-6278 AR	84.89
06/15	06/15	2405523HNNXKE32HH	WALMART.COM 800-925-6278 AR	11.06
06/15	06/15	2469216HPBSG4KK1W	FOOD LION #1428 DARLINGTON SC	43.16
06/19	06/19	2444500HS8PX2QQF2	WALMART.COM 8009256278 800-966-6546 AR	119.48
06/22	06/22	2405523HXP5A5SV7Z	WALMART.COM 800-925-6278 AR	72.48
06/23	06/23	2405523HYP6F2QRQN	WALMART.COM 800-925-6278 AR	36.34
06/24	06/24	2444500HZ8PRRA3ES	WALMART.COM 8009256278 800-966-6546 AR	122.35
06/24	06/24	2469216HZBRRW86PX	SQ *SC ASSOCIATION OF SCH Myrtle Beach SC	125.00
06/25	06/25	2405523J0P8JQN4MR	WALMART.COM 800-925-6278 AR	17.25
06/25	06/25	2405523J0P8L8BBXP	WALMART.COM 800-925-6278 AR	36.40
06/25	06/25	2405523J0P8L8ELMH	WALMART.COM 800-925-6278 AR	8.16
06/25	06/25	2420785J150EZ6X04	HILTON MYRTLE BEACH RESO MYRTLE BEACH SC	986.72
06/25	06/25	2444500J05SDNK4K0	WALMART.COM 8009256278 800-966-6546 AR	20.29
06/25	06/25	2475076J1S66E9FQ1	GROUCHO'S DELI 843-3831917 SC	62.04
06/25	06/25	2494300J1D92T3LHE	BOJANGLES 658 OLO olo.com SC	163.79
06/30	06/30	2403629J5MM6HFEP2	EZCATER*GROUCHOS DELI 800-488-1803 MA	283.91
06/30	06/30	2405523J5PE28YBGX	WALMART.COM 800-925-6278 AR	93.58
06/30	06/30	2405523J5PE29HSGH	WALMART.COM 800-925-6278 AR	23.33
06/30	06/30	2405523J5PE29HV2L	WALMART.COM 800-925-6278 AR	147.09
06/30	06/30	2405523J5PE3ZH4VM	WALMART.COM 800-925-6278 AR	74.77
06/30	06/30	2469216J5BM9XJ2QP	SQ *GROUCHO'S DELI?HARTSV Hartsville SC	130.53
07/01	07/01	2469216J6BNG5K5NH	SQ *ANOTHER PRINTER INC gosq.com SC	1,542.23
			ASHLEY TAYLOR	
			TOTAL [redacted] $1,755.19	
06/02	06/04	2400097HARS1HKF2Y	THE BEST WESTERN SAVAN SAVANNAH GA	543.99
06/02	06/04	2400097HARS1HKF3Z	THE BEST WESTERN SAVAN SAVANNAH GA	468.43
06/02	06/04	2400097HARS1HKF36	THE BEST WESTERN SAVAN SAVANNAH GA	468.27
06/08	06/08	2475542HG4ZS7LK11	HILTON CONVENTION CTR 407-3134300 FL	274.50
			GENEVA WILLIAMS	
			TOTAL [redacted] $929.60	
06/23	06/23	2420785HZ55103V1W	EMBASSY SUITES MYRTLE BE MYRTLE BEACH SC	929.60
			JAMES FORD	
			TOTAL [redacted] $3,357.53	
06/11	06/11	2469216HJBNFNYZQ3	SQ *COWBOY'S FAMOUS RIBS Darlington SC	166.65
06/17	06/17	2475542HT7KP093RP	HILTON GARDEN INN 843-3089330 SC	601.62
06/17	06/17	2475542HT7KP093S0	HILTON GARDEN INN 843-3089330 SC	200.54

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FirstCitizensBank

VISA

PO Box 2360
Omaha NE 68103-2360

Account
Number: [redacted]

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
06/17	06/17	2475542HT7KP0948M	HILTON GARDEN INN 843-3089330 SC	601.62
06/24	06/24	2420785J057BG9N9P	EMBASSY SUITES MYRTLE BE MYRTLE BEACH SC	943.95
06/24	06/24	2420785J057BG9T8A	EMBASSY SUITES MYRTLE BE 843-4490006 SC	843.15
			MILTON HELMS	
			TOTAL [redacted] $225.00	
07/01	07/01	2463923J7S66G7HWX	SOUTH CAROLINA ASSOCIATIO803-7988380 SC	225.00
			CHAD HULSEY	
			TOTAL [redacted] $2,842.86	
05/06	06/04	7475542HA4NDQPS47	DOUBLETREE HOTELS 843-3157 CREDIT	248.60-
06/04	06/04	2494300HQQXAK303J	HYATT REGENCY SAN FRANCI 4157881234 CA	3,091.46
			TINA GANDY	
			TOTAL [redacted] $5,020.31	
06/04	06/04	2405523HBNHJ3TJSY	WALMART.COM 800-925-6278 AR	306.28
06/08	06/08	2425138HF0VZE27QS	TOMMYS SELF SERVICE HARTSVILLE SC	1,418.63
06/08	06/08	2401110HFS66EAMZH	BEASLEYS BBQ CATERING AND HARTSVILLE SC	72.45
06/08	06/08	2411763HG01XFQGGG	NEW YORK BY THE SLICE 813-9170388 SC	158.29
06/08	06/08	2469216HFBXEM3ZLZ	FOOD LION #2836 HARTSVILLE SC	15.83
06/09	06/09	2422638HH0PKYX8WR	WAL-MART #7188 DARLINGTON SC	107.30
06/10	06/10	2403629HHMMSGDT8H	EZCATER*FIREHOUSE SUBS 800-488-1803 MA	834.77
06/10	06/10	2469216HJBN0LK0EK	FOOD LION #1428 DARLINGTON SC	53.68
06/11	06/11	2469216HJBNR8N9GB	FOOD LION #2836 HARTSVILLE SC	18.86
06/11	06/11	2480197HJNTE7GLME	THE ROOSTER 136 HARTSVILLE SC	277.81
06/11	06/11	2494300HKD11EF2S4	DD/BR #362469 HARTSVILLE SC	54.32
06/12	06/12	2444500HP5SE7W9DX	WALMART.COM 8009256278 BENTONVILLE AR	836.09
06/15	06/15	2444500HP5SE7W9K9	WALMART.COM 8009256278 800-966-6546 AR	21.31
06/16	06/16	2480197HRNZQXV1PW	FOREST LAKE GREENHOUSES FLORENCE SC	220.32
06/17	06/17	2405523HRNZTH94RT	WALMART.COM 800-925-6278 AR	47.51
06/25	06/25	2413746J1EJGE3ZMV	OFFICE DEPOT #336 FLORENCE SC	576.86
			C MATTHEW FERGUSON	
			TOTAL [redacted] $1,149.47	
06/13	06/13	2443106HMD2E9GXXD	HENDERSON SUPPLY CO HARTSVILLE SC	50.75
06/25	06/25	2420785J150EZ6TZ1	EMBASSY SUITES MYRTLE BE MYRTLE BEACH SC	1,098.72
			KIMBERLY S MASON	
			TOTAL [redacted] $442.00	
06/04	06/04	2401514HQ4PDSXA9G	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/04	06/04	2401514HQ4PDTX2JA	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/08	06/08	2401514HG4R72JXQ9	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/08	06/08	2401514HG4R72JZPK	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/08	06/08	2401514HG4R72K8WN	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/08	06/08	2401514HG4R73HTAR	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/08	06/08	2401514HG4R73H2QJ	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/08	06/08	2401514HG4R73H7HS	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/09	06/09	2401514HH4RDZVN9Z	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/09	06/09	2401514HH4RE2N1G0	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/15	06/15	2401514HP4TLA9WJN	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/15	06/15	2401514HP4TLA9WRM	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/15	06/15	2401514HP4TLA9WVG	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/15	06/15	2401514HP4TLA9YAM	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/15	06/15	2401514HP4TL8BD6B	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/15	06/15	2401514HP4TL8BGNH	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/15	06/15	2401514HP4TL8BQJ8	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/15	06/15	2401514HP4TL8BQZ3	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/16	06/16	2401514HR4TV0V3RK	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/16	06/16	2401514HR4TV1SVDP	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/17	06/17	2401514HT4S1V9W6L	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/17	06/17	2401514HT4S1V9W8E	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/17	06/17	2401514HT4S1V9X1N	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/17	06/17	2401514HT4S1W73HM	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00

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PO Box 2360
Omaha NE 68103-2360

Account Number: [redacted]

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
06/17	06/17	2401514HT4S1W73QP	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/17	06/17	2401514HT4S1W75XP	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/24	06/24	2401514J04VE79WA7	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/24	06/24	2401514J04VE79WDA	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/24	06/24	2401514J04VE8ATE6	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/24	06/24	2401514J04VE8ATN7	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/25	06/25	2401514J14VLXYHQ0	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/25	06/25	2401514J14VLXYLS3	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
06/25	06/25	2401514J14VLYWAS0	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
06/25	06/25	2401514J14VLYW9QQ	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00

$51,195.38 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 07/28/26.
PAYMENT OF AMOUNT IN DISPUTE $133.28 NOT REQUIRED.

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.804	9.65	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.