



PO Box 2360
Omaha NE 68103-2360



Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

Billing Cycle
Closing Date:
10/03/26

Account
Number:

Account Summary

Beginning balance	\$1,739.41	Number of days in billing cycle	30
Payments and credits	8,739.41	Credit limit	7,500.00
Purchase and adjustments less refunds	6,104.10	Available credit	7,500.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	10/28/26
Balance 10/03/26	\$895.90-	NEW MINIMUM PAYMENT DUE	0.00

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	
09/03	09/04	2412157L7EV82MR76	DIGICERT 801-7019681 UT	192.00
09/06	09/06	2469216L9BPQAMVR6	B2B Prime*537XW2EC2 Amzn.com/bill WA	373.43
09/08	09/08	2469216LBBTDVSV0N	FOOD LION #2680 WOODRUFF SC	50.32
09/11	09/11	7411870LG01657AV0	PAYMENT - THANK YOU RALEIGH NC	1,739.41-
09/14	09/14	2413746LJ014V1GPJ	USPS PO 4598000388 WOODRUFF SC	12.90
09/18	09/18	2469216LMBT0B7TXZ	FOOD LION #2680 WOODRUFF SC	19.98
09/22	09/22	2480197LSSBZ3AMX8	JJ KELLER & ASSOCIATES I 920-722-2848 WI	404.25
09/23	09/23	2444500LS5DL7JP4	SAMS CLUB.COM 800-966-6546 AR	61.73
09/28	09/28	2413746M0014E3P39	USPS PO 4598000388 WOODRUFF SC	12.90
09/28	09/28	2475542M04E7MDT99	LaQuinta Broadway Inn 843-9168801 SC	4,508.70
09/30	09/30	2410829M22X4BXZ2P	CONVERSE COLLEGE APP.JOINHANDS SC	50.00
09/30	09/30	2463923M2S6DJ3PJ	SOUTH CAROLINA ASSOCIATIO803-7988380 SC	325.00
10/01	10/01	2444500M3BLKKFWN3	WM SUPERCENTER #1035 SPARTANBURG SC	92.89
10/01	10/01	7411870M30165A2MK	PAYMENT - THANK YOU RALEIGH NC	7,000.00-

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

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
0.00	0.00	10/28/26	895.90-	

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

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

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



PO Box 2360
Omaha NE 68103-2360Account
Number:

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.992	11.90	0.00	0.00
Cash Advances	2.145	25.74	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:
10/03/26

Account
Number:

Account Summary

Beginning balance	\$2,790.91	Number of days in billing cycle	30
Payments and credits	2,790.91	Credit limit	7,500.00
Purchase and adjustments less refunds	3,242.17	Available credit	3,917.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	10/28/26
Balance 10/03/26	\$3,242.17	NEW MINIMUM PAYMENT DUE	162.00

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 4

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			SPARTANBURG DISTRICT FOUR	
09/05	09/05	2413746L9EJJ5XS1J	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	134.37
09/05	09/05	2413746L9EJJ5XS45	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	144.12
09/05	09/05	2480197L8TRBFWLFD	TAKE 5 SHOP 1009 SPARTANBURG SC	98.91
09/05	09/05	2480197L8TRBFWLFL	TAKE 5 SHOP 1009 SPARTANBURG SC	98.91
09/08	09/08	2401514LQ5AJ161SE	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/08	09/08	2401514LQ5AJ161Z2	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/08	09/08	2401514LQ5AJ164DF	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/08	09/08	2401514LQ5AJ164HW	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/08	09/08	2401514LQ5AJ164RA	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/08	09/08	2401514LQ5AJ164WD	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/08	09/08	2401514LQ5AJ164ZG	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/08	09/08	2401514LQ5AJ1646P	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/08	09/08	2401514LQ5AJ165AW	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/08	09/08	2401514LQ5AJ165NR	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/08	09/08	2401514LQ5AJ1654Q	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/08	09/08	2401514LQ5AJ332K2	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/08	09/08	2401514LQ5AJ332LK	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/08	09/08	2401514LQ5AJ333AR	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/08	09/08	2401514LQ5AJ333EM	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/08	09/08	2401514LQ5AJ333FQ	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00

Transactions continued on next page

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
162.00	0.00	10/28/26	3,242.17	

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

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

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



PO Box 2360
Omaha NE 68103-2360

Account
Number:

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
09/08	09/08	2401514LQ5AJ333GN	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/08	09/08	2401514LQ5AJ333J0	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/08	09/08	2401514LQ5AJ333L1	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/08	09/08	2401514LQ5AJ333MJ	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/08	09/08	2401514LQ5AJ333QH	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/08	09/08	2401514LQ5AJ333TP	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/09	09/09	2401514LD5AREXW1L	SLED CHECK NON PROFIT EGOV.COM SC	8.00
09/09	09/09	2401514LD5AREXW2L	SLED CHECK NON PROFIT EGOV.COM SC	8.00
09/09	09/09	2401514LD5AREXW24	SLED CHECK NON PROFIT EGOV.COM SC	8.00
09/09	09/09	2401514LD5ARH39DN	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/09	09/09	2401514LD5ARH39GH	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/09	09/09	2401514LD5ARJ0ZHZ	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/09	09/09	2401514LD5ARJ0ZPX	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/09	09/09	2401514LD5ARJ1T3G	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.14
09/09	09/09	2401514LD5ARJ1T48	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.14
09/09	09/09	2401514LD5ARJ1T59	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.14
09/09	09/09	2442733LDLM86KB34	CHICK-FIL-A #02966 DUNCAN SC	83.93
09/10	09/10	2401514LE5AZ0XAGF	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/10	09/10	2401514LE5AZ0XAND	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/10	09/10	2401514LE5AZ0XAQ2	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/10	09/10	2401514LE5AZ0XASS	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/10	09/10	2401514LE5AZ0XAYN	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/10	09/10	2401514LE5AZ0XB2H	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/10	09/10	2401514LE5AZ0XB64	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/10	09/10	2401514LE5AZ207M8	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/10	09/10	2401514LE5AZ207PV	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/10	09/10	2401514LE5AZ207SF	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/10	09/10	2401514LE5AZ207W0	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/10	09/10	2401514LE5AZ207Y1	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/10	09/10	2401514LE5AZ207ZV	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/10	09/10	2401514LE5AZ20826	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/11	09/11	7411870LG01657AS6	PAYMENT - THANK YOU RALEIGH NC	2,790.91-
09/12	09/12	2413746LGEJK8YWHS	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	112.40
09/12	09/12	2413746LGEJK8YWLD	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	27.17
09/14	09/14	2401514LJ5BNK7D4V	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/14	09/14	2401514LJ5BNK7EJR	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/14	09/14	2401514LJ5BNK7FDJ	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/14	09/14	2401514LJ5BNK7FSG	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/14	09/14	2401514LJ5BNK7FZW	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/14	09/14	2401514LJ5BNK7F1E	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/14	09/14	2401514LJ5BNK7F5S	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/14	09/14	2401514LJ5BNK7H0V	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/14	09/14	2401514LJ5BNK7NQ3	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/14	09/14	2401514LJ5BNK7XD6	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/14	09/14	2401514LJ5BNK7XMD	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/14	09/14	2401514LJ5BNM5WN2	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/14	09/14	2401514LJ5BNM5WX9	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/14	09/14	2401514LJ5BNM5WZK	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/14	09/14	2401514LJ5BNM5W8L	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/14	09/14	2401514LJ5BNM5XB7	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/14	09/14	2401514LJ5BNM5XD8	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/14	09/14	2401514LJ5BNM5XS6	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/14	09/14	2401514LJ5BNM5X3Z	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/14	09/14	2401514LJ5BNM5ZMY	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/14	09/14	2401514LJ5BNM623H	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/14	09/14	2401514LJ5BNM625X	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/15	09/15	2401514LK5BX09MDZ	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43

Transactions continued on next page

PO Box 2360
Omaha NE 68103-2360

Account
Number:

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
09/15	09/15	2401514LK5BX09MP8	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/15	09/15	2401514LK5BX09M89	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/15	09/15	2401514LK5BX09NDD	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/15	09/15	2401514LK5BX09WAN	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/15	09/15	2401514LK5BX09WEH	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/15	09/15	2401514LK5BX09WH4	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/15	09/15	2401514LK5BX37WXB	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/15	09/15	2401514LK5BX37WZQ	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/15	09/15	2401514LK5BX37XDB	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/15	09/15	2401514LK5BX37X3R	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/15	09/15	2401514LK5BX37ZW6	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/15	09/15	2401514LK5BX37ZX8	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/15	09/15	2401514LK5BX37ZYH	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/15	09/15	2413746LJ8R7JZMET	TBI BACKGROUND CK 615-744-4128 TN	29.00
09/15	09/15	2476501LJS2S0JXTB	MCALISTER'S 104196 DUNCAN SC	337.63
09/17	09/17	2401514LM5QA155VE	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/17	09/17	2401514LM5QA155X8	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/17	09/17	2401514LM5QA155Z3	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
09/17	09/17	2401514LM5Q9Z4FAF	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/17	09/17	2401514LM5Q9Z4FEV	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/17	09/17	2401514LM5Q9Z4FJ6	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
09/19	09/19	2413746LPEJKZQ4L7	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	133.66
09/21	09/21	2413746LTEJBQRABH	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	302.83
09/21	09/21	2413746LTEJBQRADS	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	299.62
09/28	09/28	2413746M0EJQ748F0	U-HAULWOODRUFF ROAD STORA WOODRUFF SC	168.33
09/28	09/28	2413746M0EJQ748QQ	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	160.24

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.992	11.90	0.00	0.00
Cash Advances	2.145	25.74	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