FirstCitizensBank

VISA

PO Box 2360
Omaha NE 68103-2360

Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

Billing Cycle Closing Date: 11/03/26

Account Number:

Account Summary

Beginning balance	$3,242.17	Number of days in billing cycle	31
Payments and credits	3,242.17	Credit limit	7,500.00
Purchase and adjustments less refunds	4,325.00	Available credit	2,567.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	11/28/26
Balance 11/03/26	$4,325.00	NEW MINIMUM PAYMENT DUE	216.00

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
			SPARTANBURG DISTRICT FOUR	
10/05	10/05	2413746M7EJQN3KR1	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	223.56
10/05	10/05	2413746M7EJQN3KSB	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	129.23
10/05	10/05	2449216M62X65FVBH	SP SPEECH TREE CO SPEECHTREECO. CA	841.04
10/12	10/12	2413746MEEJQBPPW0	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	729.74
10/12	10/12	2413746MEEJQBPR1N	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	739.81
10/14	10/14	2444500MG2X9KJG9B	SAMS CLUB.COM 800-966-6546 AR	221.06
10/15	10/15	7411870MH01653R0Y	PAYMENT - THANK YOU RALEIGH NC	3,242.17-
10/16	10/16	2444500MH8PTKW217	VSP*WORKWISE COMPLIANCE I866-646-9243 FL	470.77
10/19	10/19	2401514ML5J8Y2J6W	FMU ECOMMERCE JENNIFER.MISH SC	150.00
10/19	10/19	2413746MMEJQ8ASP8	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	229.64
10/19	10/19	2413746MMEJQ8ASTV	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	204.12
10/19	10/19	2444500MMBLM4LDYM	WM SUPERCENTER #1035 SPARTANBURG SC	41.73
10/20	10/20	2405523MMV9BAQDV7	WALMART200015549001219 800-925-6278 AR	40.96
10/20	10/20	2444500MN2X9PVHXZ	SAMS CLUB.COM 800-966-6546 AR	48.02
10/21	10/21	2401514MP5JPDV26Z	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
10/21	10/21	2401514MP5JPFMQ3X	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
10/21	10/21	2444500MN8PR93TGV	SAMS CLUB.COM 800-966-6546 AR	24.32
10/21	10/21	2444500MN8PR93TKE	SAMS CLUB.COM 800-966-6546 AR	24.32
10/24	10/24	2413746MSEJKMRQR9	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	180.25

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

FirstCitizensBank

PO Box 2360
Omaha NE 68103-2360

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
216.00	0.00	11/28/26	4,325.00	

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

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PLEASE DETACH AND ENCLOSE THIS PORTION WITH PAYMENT

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

First Citizens Bank

VISA

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	0.992	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.

FirstCitizensBank

VISA

Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

PO Box 2360
Omaha NE 68103-2360

Billing Cycle Closing Date: 11/03/26

Account Number:

Account Summary

Beginning balance	$895.90-	Number of days in billing cycle	31
Payments and credits	33.90	Credit limit	7,500.00
Purchase and adjustments less refunds	5,420.00	Available credit	3,009.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	11/28/26
Balance 11/03/26	$4,490.20	NEW MINIMUM PAYMENT DUE	224.00

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Transactions Since Last Statement

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			SPARTANBURG DISTRICT FOUR	
10/10	10/10	2475542MQ4PM3161J	LaQuinta Broadway Inn 843-9168801 SC	4,508.70
10/11	10/11	2475542MD4EBE7KKT	LaQuinta Broadway Inn 843-9168801 SC	33.90
10/11	10/11	7475542MV4PRJM130	LaQuinta Broadway Inn 843-9168 CREDIT	33.90-
10/16	10/16	2494300MJF8SBYJMT	COSTCO WHSE #1008 SPARTANBURG SC	140.78
10/21	10/21	2444500MN5SE5TJ3E	SAMS CLUB.COM 800-966-6546 AR	165.03
10/23	10/23	2401134MT2X6QM9X8	SP PALMETTO SHIRT CO PALMETTOSHIRT SC	277.60
10/26	10/26	2401514MW5KM1R5N6	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.43
10/26	10/26	2401514MW5KM2MQNA	SC LAW ENFORCEMENT DIVIS EGOV.COM SC	25.00
10/29	10/29	2494300MZFG678SD7	COSTCO WHSE #1008 SPARTANBURG SC	119.95
10/31	10/31	2444500N05SFN0WM6	SAMS CLUB.COM 800-966-6546 AR	49.74
11/02	11/02	2480197N2VPMS9WSW	TAKE 5 SHOP 1009 SPARTANBURG SC	97.87

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224.00	0.00	11/28/26	4,490.20	

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Total Transaction Charges:	**$0.00**
Total FINANCE CHARGES:	**$0.00**
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