



PO Box 2360
Omaha NE 68103-2360



Name: WRIGHT MIDDLE SCHOOL
ABBEVILLE CTY SCH DISTRICT

Billing Cycle
Closing Date:
04/05/21

Account
Number: XXXX XXXX XX-XXXX

Account Summary

Beginning balance	\$328.40	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,000.00
Purchase and adjustments less refunds	1,544.14	Available credit	114.00
Cash advances	0.00	Available cash line	114.00
FINANCE CHARGES	12.61	Payment due date	05/02/21
Balance 04/05/21	\$1,885.15	NEW MINIMUM PAYMENT DUE	125.00

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
			WRIGHT MIDDLE SCHOOL	
03/07	03/07	244921522LRNEZ09G	THRIFT BOOKS GLOBAL, LLC 253-275-2241 WA	41.48
03/08	03/08	246392324S66H30WG	SOUTH CAROLINA ASSOCIATIO803-7988380 SC	275.00
03/09	03/09	244921524LSM832TJ	THRIFT BOOKS GLOBAL, LLC 253-275-2241 WA	21.25
03/10	03/10	244921525LRW85G15	THRIFT BOOKS GLOBAL, LLC 253-275-2241 WA	28.85
03/10	03/10	244921525LYETXFZF	THRIFT BOOKS GLOBAL, LLC 253-275-2241 WA	19.88
03/10	03/10	244921525MNMARMY0D	THRIFT BOOKS GLOBAL, LLC 253-275-2241 WA	20.18
03/12	03/12	242263829ARVS4B1E	SAMSClub.COM 888-746-7726 AR	822.44
03/12	03/12	244921527LR3RH66X	THRIFT BOOKS GLOBAL, LLC 253-275-2241 WA	30.69
03/12	03/12	244921527ML07ZA2W	THRIFT BOOKS GLOBAL, LLC 253-275-2241 WA	24.17
03/19	03/19	24492152ELY81VT42	THRIFT BOOKS GLOBAL, LLC 253-275-2241 WA	26.28
03/23	03/23	24137462K00WSHSDW	USPS PO 4500400620 ABBEVILLE SC	110.00
03/23	03/23	24492152JMN4NTNA	THRIFT BOOKS GLOBAL, LLC 253-275-2241 WA	20.93
03/23	03/23	24492152JMN41J06	THRIFT BOOKS GLOBAL, LLC 253-275-2241 WA	18.06
03/29	03/29	24492152RLY28D8F1	THRIFT BOOKS GLOBAL, LLC 253-275-2241 WA	30.98
03/31	03/31	24137462V00YT8SXA	CVS/PHARMACY #03543 ABBEVILLE SC	53.95
04/05	04/05	*FINANCE CHARGE*	PURCHASES \$12.61 CASH ADVANCE \$0.00	12.61

YOUR ACCOUNT IS PAST DUE. PLEASE REMIT THE
MINIMUM PAYMENT DUE IMMEDIATELY. IF PAYMENT HAS
BEEN MADE, PLEASE DISREGARD THIS NOTICE.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
125.00	31.00	05/02/21	1,885.15	XXXX XXXX XX-XXXX	<div>\$.</div>

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 63001
CHARLOTTE NC 28263-3001

WRIGHT MIDDLE SCHOOL
ABBEVILLE CTY SCH DISTRICT
111 HIGHWAY 71
ABBEVILLE SC 29620-6531



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Account
Number: XXXX XXXX-XXXX-XXXX

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.833	10.00	1,513.49	12.61
Cash Advances	0.833	10.00	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES:

\$12.61

Total Transaction Charges:

\$0.00

Total FINANCE CHARGES:

\$12.61

ANNUAL PERCENTAGE RATE:

10.000%

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. 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.