



Name: .....  
BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
04/05/19

Account  
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$1,194.14	Number of days in billing cycle	31
Payments and credits	1,194.14	Credit limit	2,500.00
Purchase and adjustments less refunds	1,263.06	Available credit	1,220.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	05/02/19
Balance 04/05/19	\$1,263.06	NEW MINIMUM PAYMENT DUE	63.00

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
03/05	03/06	244921520LXS2R0RX	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	5.00
03/07	03/07	244921522JHH27685	CONTROL BLEEDING KITS CONTROLBLEEDI NJ	106.00
03/12	03/12	24137462G5SQP9NS7	HANSEL & GRETEL S BARNWELL SC	41.80
03/14	03/14	24164072931VD44SV	STAPLES DIRECT 800-3333330 MA	261.03
03/18	03/18	24445002E00F5V298	USPS PO 4504600655 BARNWELL SC	1.30
03/21	03/21	24692162G2XR64M93	BARNES&NOBLE.COM-BN 800-843-2665 NY	181.16
03/21	03/21	24692162G2X6BV2WD	BARNES&NOBLE.COM-BN 800-843-2665 NY	45.84
03/22	03/22	24692162H2XQZPZ7M	NCS PEARSON 800-843-0019 MN	102.88
03/22	03/22	24692162H2XQ22WLX	BARNES&NOBLE.COM-BN 800-843-2665 NY	365.31
03/26	03/26	24055232M2DYN9F94	WALMART.COM 8009666546 800-966-6546 AR	99.88
03/27	03/27	24431062N2DJP2GD8	AMAZON.COM*MW8GM3HZ1 AMZN AMZN.COM/BILL WA	14.09
03/27	03/27	24692162N2XDEZHMM	AMZN Mktp US*MW5BB4PX2 Amzn.com/bill WA	14.56
03/27	03/27	24692162N2XL4DFD6	AMZN Mktp US*MW6V40PO2 Amzn.com/bill WA	15.87
03/27	03/27	24692162N2XQYQMWV	AMZN Mktp US*MW6836551 Amzn.com/bill WA	8.34
03/29	03/29	74118702V01650J5P	PAYMENT - THANK YOU RALEIGH NC	1,194.14-

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



405301821251596900006300001263068

PO Box 2360  
Omaha NE 68103-2360

INDICATE CHANGE OF ADDRESS  
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
63.00	0.00	05/02/19	1,263.06	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

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 DETACH AND ENCLOSE  
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK  
PO BOX 63001  
CHARLOTTE NC 28263-3001

.....  
BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916



PO Box 2360  
Omaha NE 68103-2360

Account  
Number: XXXX XXXX XXXX

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.270	15.24	0.00	0.00
Cash Advances	2.020	24.24	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. 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 purchase 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.

