



Name: BARNWELL DISTRICT 45

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
09/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$606.35	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	1,270.72	Available credit	601.00
Cash advances	0.00	Available cash line	601.00
FINANCE CHARGES	21.36	Payment due date	10/02/19
Balance 09/05/19	\$1,898.43	NEW MINIMUM PAYMENT DUE	124.00

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
08/07	08/07	24431066V2DZ0YN5R	AMAZON.COM*MA6VJ16P1 AMZN AMZN.COM/BILL WA	41.88
08/07	08/07	24692166V2XFFELJG	AMZN Mktp US*MA2TK97V2 Amzn.com/bill WA	35.24
08/07	08/07	24692166V2XHEZ4MP	AMZN Mktp US*MA3HB77W2 Amzn.com/bill WA	78.80
08/08	08/08	24692166W2XLMS177	ROCHESTER 100, INC 585-475-0200 NY	742.50
08/08	08/08	24692166W2XTXYZGZ	AMZN Mktp US*MA5XL7601 Amzn.com/bill WA	27.97
08/09	08/09	24692166X2XQFDE04	VISTAPR*VistaPrint.com 866-8936743 MA	150.03
08/17	08/17	2443106752DYMPR50	AMAZON.COM*MA5E73K80 AMZN AMZN.COM/BILL WA	75.58
08/18	08/18	2469216762XV64J8P	AMZN Mktp US*MO9XS9FV1 Amzn.com/bill WA	43.19
08/19	08/19	242263878BLH08AXG	WAL-MART #0795 BARNWELL SC	25.53
09/02	09/02	24207857M52TEK54S	SOUTH CAROLINA ASSOCIATIO803-4923025 SC	50.00
09/05	09/05	*FINANCE CHARGE*	PURCHASES \$21.36 CASH ADVANCE \$0.00	21.36

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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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
124.00	30.00	10/02/19	1,898.43	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

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PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

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

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	1.249	14.99	1,710.02	21.36
Cash Advances	1.999	23.99	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$21.36
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$21.36
ANNUAL PERCENTAGE RATE: 14.990%

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.



Name
BARNWELL DISTRICT 45

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
09/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$165.48	Number of days in billing cycle	31
Payments and credits	620.47	Credit limit	2,500.00
Purchase and adjustments less refunds	2,486.66	Available credit	468.00
Cash advances	0.00	Available cash line	468.00
FINANCE CHARGES	0.00	Payment due date	10/02/19
Balance 09/05/19	\$2,031.67	NEW MINIMUM PAYMENT DUE	101.00

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Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/08	08/08	24204296W005HAHFM	Weebly 844-4933259 CA	155.52
08/14	08/14	2475542734DS69KAA	HILTON HOTELS 843-4495000 SC	620.47
08/14	08/14	7475542734DS69KJF	HILTON HOTELS MYRTLE BEACH SC CREDIT	620.47-
08/16	08/16	2416407757DLB7L4F	SUBWAY 00138859 BARNWELL SC	250.67
08/16	08/16	244921574RVKPAGYJ	SQ *FRYEBABYS CONCE BARNWELL SC	960.00
08/26	08/26	24639237FS66LAT6Y	SOUTH CAROLINA ASSOCIATIO803-7988380 SC	150.00
08/26	08/26	24755427FMA2XW33H	SCSBA ONLINE 803-7996607 SC	25.00
08/26	08/26	24755427FMA2XW34J	SCSBA ONLINE 803-7996607 SC	150.00
08/26	08/26	24755427FMA2XW352	SCSBA ONLINE 803-7996607 SC	25.00
08/27	08/27	24755427G3VA3THD8	SCSBA ONLINE 803-7996607 SC	150.00

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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
101.00	0.00	10/02/19	2,031.67	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

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