



Name
BARNWELL DISTRICT 45

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
08/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$459.52-	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	625.00	Available credit	2,334.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	09/02/19
Balance 08/05/19	\$165.48	NEW MINIMUM PAYMENT DUE	10.00

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
07/16	07/16	247554266M9NNLBHH	SCSBA ONLINE 803-7996607 SC	430.00
07/23	07/23	24755426D3SZMSLBB	SCSBA ONLINE 803-7996607 SC	195.00

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%

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
10.00	0.00	09/02/19	165.48	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

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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



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.

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Name: BARNWELL DISTRICT 45

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
08/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$794.61	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	264.41	Available credit	1,428.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	12.37	Payment due date	09/02/19
Balance 08/05/19	\$1,071.39	NEW MINIMUM PAYMENT DUE	92.00

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SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
07/16	07/16	2469216652XKWHSFN	WALMART.COM 800-966-6546 AR	264.41
08/05	08/05	*FINANCE CHARGE*	PURCHASES \$12.37 CASH ADVANCE \$0.00	12.37

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

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.270	15.24	973.72	12.37
Cash Advances	2.020	24.24	0.00	0.00

* Periodic Rate May Vary. **Total Periodic FINANCE CHARGES: \$12.37**
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$12.37
ANNUAL PERCENTAGE RATE: 15.240%

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
92.00	39.00	09/02/19	1,071.39	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

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