



Name: BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
05/05/19

Account  
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$466.96	Number of days in billing cycle	30
Payments and credits	466.96	Credit limit	2,500.00
Purchase and adjustments less refunds	1,784.21	Available credit	715.00
Cash advances	0.00	Available cash line	715.00
FINANCE CHARGES	0.00	Payment due date	06/02/19
Balance 05/05/19	\$1,784.21	NEW MINIMUM PAYMENT DUE	89.00

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
04/06	04/06	242263831BLGYBBAE	SAMSCLUB #4879 AIKEN SC	207.33
04/09	04/09	242263834BLH1MP4F	WAL-MART #0795 BARNWELL SC	25.12
04/09	04/09	244450034BLJNMVW7	WM SUPERCENTER #795 BARNWELL SC	12.40
04/09	04/09	2478930348ZRYGPG0	OTC BRANDS, INC. 800-2280475 NE	349.92
04/26	04/26	24226383MBLGZDYS2	WAL-MART #0795 BARNWELL SC	269.60
04/26	04/26	24226383MBLH3SLRK	SAMSCLUB #4879 AIKEN SC	251.30
04/26	04/26	24226383MBLH4JSGL	SAMSCLUB #4879 AIKEN SC	123.57
05/02	05/02	74118703V0164YTVN	PAYMENT - THANK YOU RALEIGH NC	466.96-
05/03	05/03	24445003WBLJSM4BL	WM SUPERCENTER #795 BARNWELL SC	513.27
05/04	05/04	24445003XBLK010NE	WM SUPERCENTER #514 AIKEN SC	31.70

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
89.00	0.00	06/02/19	1,784.21	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 XX>

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 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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Billing Cycle  
Closing Date:  
05/05/19

Account  
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$1,641.19	Number of days in billing cycle	30
Payments and credits	1,676.19	Credit limit	2,500.00
Purchase and adjustments less refunds	593.32	Available credit	1,941.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	06/02/19
Balance 05/05/19	\$558.32	NEW MINIMUM PAYMENT DUE	27.00

Contact Information

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Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
03/11	04/06	24767893PQJDMHZA7	BARNWELL OFFSET PRINTING BARNWELL SC	67.39
04/08	04/08	244921532JHY1A2VN	SOUTHCAROLINAEDFDN FLIPCAUSE.COM CA	236.33
04/09	04/09	2416407347DLS8HGY	SUBWAY 00138859 BARNWELL SC	237.60
04/30	04/30	24001753T60H0TT4V	SLED BACKGROUND CHE 803-771-0131 SC	26.00
05/02	05/02	24001753V60H04NAX	SLED BACKGROUND CHE 803-771-0131 SC	26.00
05/02	05/02	74118703V0164YTWZ	PAYMENT - THANK YOU RALEIGH NC	1,676.19-

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%

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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
27.00	0.00	06/02/19	558.32	XXXX XXXX XXXX

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\$	.
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