



Name: WRIGHT MIDDLE SCHOOL  
 ABBEVILLE CTY SCH DISTRICT

PO Box 2360  
 Omaha NE 68103-2360

Billing Cycle  
 Closing Date:  
 12/05/22

Account  
 Number: [REDACTED]

**Account Summary**

Beginning balance	\$1,311.71	Number of days in billing cycle	30
Payments and credits	1,327.76	Credit limit	2,000.00
Purchase and adjustments less refunds	915.74	Available credit	1,100.00
Cash advances	0.00	Available cash line	1,100.00
FINANCE CHARGES	0.00	Payment due date	01/02/23
Balance 12/05/22	\$899.69	NEW MINIMUM PAYMENT DUE	44.00

**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	
11/04	11/06	2468720N70VYMH338	COLD SPRINGS CAFE ABBEVILLE SC	80.63
11/04	11/06	2401134N4000WTA3Q	TRIBUTE STORE FLOWERS HTTPSWWWW.TRIB WI	87.93
11/16	11/16	2401339NG01NWWAHR	OLD COUNTRY DINER ABBEVILLE SC	118.41
11/18	11/18	2405522NJ8B7W8X41	BOWEN FAMILY EYECARE PA 864-366-2020 SC	97.00
11/23	11/23	2444500NRHEWEHPF7	Dollar Tree, Inc. Chesapeake VA	80.25
11/30	11/30	7411870NY00XTMM99	PAYMENT - THANK YOU RALEIGH NC	1,311.71-
12/01	12/01	7444500P0HF22GGW7	Dollar Tree, Inc. Chesapeake VA CREDIT	16.05-
12/02	12/02	2401134P0001JWM90	NFHSNTWRK* CFA63DCF64U HTTPSNFHSNETW GA	12.83
12/02	12/02	2469216P02YXN1BVF	AMZN Mktp US*6210E2FA3 Amzn.com/bill WA	302.78
12/04	12/04	2469216P22XVS8ETV	AMZN Mktp US*DD9PT5ZQ3 Amzn.com/bill WA	135.91

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
44.00	0.00	01/02/23	899.69	[REDACTED]

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

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



PO Box 2360  
 Omaha NE 68103-2360

 Account  
 Number: XXXXXXXXXX

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

\* Periodic Rate May Vary.

<b>Total Periodic FINANCE CHARGES:</b>	<b>\$0.00</b>
<b>Total Transaction Charges:</b>	<b>\$0.00</b>
<b>Total FINANCE CHARGES:</b>	<b>\$0.00</b>
<b>ANNUAL PERCENTAGE RATE:</b>	<b>0.000%</b>

### **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.