



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

Page 1 of 2

#### 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

\$ .

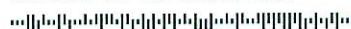
PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT AS OF THE DATE OF RECEIPT, WE MUST RECEIVE THIS PORTION OF THIS STATEMENT AND YOUR CHECK OR MONEY ORDER BY 5:00PM. USE ENCLOSED ENVELOPE AND MAKE PAYMENT TO

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(\$)**

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**

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Name:

BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360Billing Cycle  
Closing Date:  
08/05/19Account  
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

**Contact Information**

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

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**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
07/16	07/16	2469216652XKWHFSN	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 68103-2360INDICATE 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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PO BOX 63001  
CHARLOTTE NC 28263-3001BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916



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Name

BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360Billing Cycle  
Closing Date:  
08/05/19Account  
Number: XXXX XXXX XXXX**Account Summary**

Beginning balance	\$32.60	Number of days in billing cycle	31
Payments and credits	32.60	Credit limit	2,500.00
Purchase and adjustments less refunds	393.52	Available credit	2,106.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	09/02/19
Balance 08/05/19	\$393.52	NEW MINIMUM PAYMENT DUE	19.00

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

Page 1 of 3

**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
07/08	07/08	24001755Y60H0AKT2	SLED BACKGROUND CHE 803-771-0131 SC	26.00
07/23	07/23	24001756D60H0S4RA	SLED BACKGROUND CHE 803-771-0131 SC	26.00
07/23	07/23	24001756D60H0X1SK	SLED BACKGROUND CHE 803-771-0131 SC	26.00
07/23	07/23	74118706D01655861	PAYMENT - THANK YOU RALEIGH NC	32.60-
07/24	07/24	24001756E60H101KD	SLED BACKGROUND CHE 803-771-0131 SC	26.00
07/24	07/24	24001756E60H104M4	SLED BACKGROUND CHE 803-771-0131 SC	26.00
07/24	07/24	24001756E60H104VWV	SLED BACKGROUND CHE 803-771-0131 SC	26.00
07/24	07/24	24001756E60H104ZZ	SLED BACKGROUND CHE 803-771-0131 SC	26.00
07/24	07/24	24001756E60H10520	SLED BACKGROUND CHE 803-771-0131 SC	26.00
07/26	07/26	24692166F2XZ37H2X	AMZN Mktp US*MA81X93H1 Amzn.com/bill WA	26.99
07/28	07/28	24692166H2XZTB1V0	AMZN Mktp US*MA2L05AN1 Amzn.com/bill WA	115.98
07/31	07/31	24226386MBLH27P2J	WAL-MART #0795 BARNWELL SC	42.55

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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PO Box 2360  
Omaha NE 68103-2360INDICATE CHANGE OF ADDRESS  
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
19.00	0.00	09/02/19	393.52	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$

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THIS PORTION WITH PAYMENTFIRST CITIZENS BANK  
PO BOX 63001  
CHARLOTTE NC 28263-3001BARNWELL 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%**

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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	\$40.00	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	500.00
Purchase and adjustments less refunds	0.00	Available credit	459.00
Cash advances	0.00	Available cash line	150.00
FINANCE CHARGES	1.00	Payment due date	09/02/19
Balance 08/05/19	\$41.00	NEW MINIMUM PAYMENT DUE	41.00

#### Contact Information

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

Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/05	08/05	*FINANCE CHARGE*	PURCHASES \$0.51 CASH ADVANCE \$0.00	
08/05	08/05		MINIMUM *FINANCE CHARGE*	1.00

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	40.00	0.51
Cash Advances	2.020	24.24	0.00	0.00

\* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$0.51  
Total Transaction Charges: \$0.49  
Total FINANCE CHARGES: \$1.00  
ANNUAL PERCENTAGE RATE: 30.000%

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
41.00	40.00	09/02/19	41.00	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$ .

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FIRST CITIZENS BANK  
PO BOX 63001  
CHARLOTTE NC 28263-3001



BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916





Nar... 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	\$1,589.32	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	7,500.00
Purchase and adjustments less refunds	0.00	Available credit	5,890.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	20.18	Payment due date	09/02/19
Balance 08/05/19	\$1,609.50	NEW MINIMUM PAYMENT DUE	159.00

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Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/05	08/05	*FINANCE CHARGE*	PURCHASES \$20.18 CASH ADVANCE \$0.00	20.18

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	1,589.32	20.18
Cash Advances	2.020	24.24	0.00	0.00

\* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$20.18  
Total Transaction Charges: \$0.00  
Total FINANCE CHARGES: \$20.18  
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
159.00	79.00	09/02/19	1,609.50	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$ .

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BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916



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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	\$557.12	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	0.00	Available credit	0.00
Cash advances	0.00	Available cash line	0.00
FINANCE CHARGES	7.08	Payment due date	09/02/19
Balance 08/05/19	\$564.20	NEW MINIMUM PAYMENT DUE	62.00

### Contact Information

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

Page 1 of 2

### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/05	08/05	*FINANCE CHARGE*	PURCHASES \$7.08 CASH ADVANCE \$0.00	7.08

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

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.270	15.24	557.12	7.08
Cash Advances	2.020	24.24	0.00	0.00

\* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$7.08

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$7.08

ANNUAL PERCENTAGE RATE: 15.250%

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



405301853265463900006200000564204

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
62.00	34.00	09/02/19	564.20	XXXX XXXX XXXX

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AMOUNT OF  
PAYMENT ENCLOSED

\$

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PO BOX 63001  
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BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916



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PO Box 2360  
Omaha NE 68103-2360



Name  
BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
08/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$113.07	Number of days in billing cycle	31
Payments and credits	242.67	Credit limit	2,500.00
Purchase and adjustments less refunds	2,137.97	Available credit	491.00
Cash advances	0.00	Available cash line	491.00
FINANCE CHARGES	0.00	Payment due date	09/02/19
Balance 08/05/19	\$2,008.37	NEW MINIMUM PAYMENT DUE	100.00

#### Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849  
SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Page 1 of 3

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
07/15	07/15	2469216642X9MGQGG	STU*SHINDIGZ DECORATIO 877-446-3449 IN	362.84
07/16	07/16	2405523652DKHE4J9	WALMART.COM 8009666546 800-966-6546 AR	105.14
07/16	07/16	2405523652DKHE4J9	WALMART.COM 8009666546 800-966-6546 AR	12.95
07/16	07/16	2469216652XY3BPDZ	STU*SHINDIGZ DECORATIO 877-446-3449 IN	98.97
07/17	07/17	2400594668PWTVNJS	STORE SUPPLY WAREHOUSE 800-823-8887 MO	199.79
07/17	07/17	2405523662DKYH96P	WALMART.COM 8009666546 800-966-6546 AR	18.35
07/18	07/18	2400594678PWYNQ2L	STORE SUPPLY WAREHOUSE 800-823-8887 MO	188.35
07/18	07/18	2405523672DYNLZ76	WALMART.COM 8009666546 800-966-6546 AR	126.00
07/18	07/18	2405523672DYNLZ76	WALMART.COM 8009666546 800-966-6546 AR	144.71
07/18	07/18	244921567LWHB4Z5Q	EB KINDERGARTEN LETTE 801-413-7200 CA	300.00
07/18	07/18	2469216672Y0WXL2Z	HOTELSCOM8016598952300 HOTELS.COM WA	134.47
07/19	07/19	2449398680RLJP8FY	LAKESHORE LEARNING MATER 310-537-8600 CA	32.82
07/23	07/23	24055236Q2DZX89SA	WALMART.COM 8009666546 800-966-6546 AR	90.59
07/23	07/23	74118706D0165584F	PAYMENT - THANK YOU RALEIGH NC	9.71-
07/23	07/23	74118706D01655851	PAYMENT - THANK YOU RALEIGH NC	232.96-
07/25	07/25	24492156ELS4WX54V	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	9.00
07/30	07/30	24692166K2XK5XZK0	STU*SHINDIGZ DECORATIO 877-446-3449 IN	313.99

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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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
100.00	0.00	09/02/19	2,008.37	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**

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#### **CALCULATION OF AVERAGE DAILY BALANCE(S)**

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PO Box 2360  
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Name  
BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
08/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$0.00	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	2,295.24	Available credit	204.00
Cash advances	0.00	Available cash line	204.00
FINANCE CHARGES	0.00	Payment due date	09/02/19
Balance 08/05/19	\$2,295.24	NEW MINIMUM PAYMENT DUE	114.00

#### Contact Information

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Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
07/12	07/12	2469216612XQQR1QD	MARRIOTT ATLANTA MARQU 866-435-7627 GA	1,083.76
07/12	07/12	2469216612XQQR1QZ	MARRIOTT ATLANTA MARQU 866-435-7627 GA	1,083.76
07/24	07/24	24325456ES66G1GRA	DEMCO INC 800-9624463 WI	83.05
07/31	07/31	24755426M3V1VGEX2	SOMBREROS MEXICAN GRILL L BARNWELL SC	44.67

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



PO Box 2360  
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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
114.00	0.00	09/02/19	2,295.24	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$ .

PLEASE DETACH AND ENCLOSE  
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CHARLOTTE NC 28263-3001



BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916





#### **LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD**

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#### **HOW TO AVOID PAYING INTEREST ON PURCHASES AND BALANCE TRANSFERS**

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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	\$39.00	Number of days in billing cycle	31
Payments and credits	39.00	Credit limit	2,500.00
Purchase and adjustments less refunds	538.26	Available credit	1,961.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	09/02/19
Balance 08/05/19	\$538.26	NEW MINIMUM PAYMENT DUE	26.00

#### Contact Information

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

Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
07/25	07/25	24323006EJGA8ZFNE	PHYSICAL EDUCATION EQUIP 419-726-8122 OH	68.14
07/25	07/25	24639236ES66EXJKG	SOUTH CAROLINA ASSOCIATION803-7988380 SC	125.00
07/27	07/27	24430996G211HJ64B	PITNEY BOWES PI 844-256-6444 CT	83.15
07/29	07/29	24226386KBLH2YG6N	WAL-MART #0795 BARNWELL SC	15.57
07/29	07/29	74118706K0165Q1G0	PAYMENT - THANK YOU RALEIGH NC	39.00-
08/01	08/01	24137466N011EZAB0	USPS PO 4504600655 BARNWELL SC	246.40

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



405301810232641000002600000538266

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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
26.00	0.00	09/02/19	538.26	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  
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PO BOX 63001  
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BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916



#### **LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD**

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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	\$325.75	Number of days in billing cycle	31
Payments and credits	325.75	Credit limit	2,500.00
Purchase and adjustments less refunds	792.19	Available credit	1,707.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	09/02/19
Balance 08/05/19	\$792.19	NEW MINIMUM PAYMENT DUE	39.00

#### Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849  
SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
07/10	07/10	2469216602XEW9T4X	LOWES #00639* AIKEN SC	179.24
07/11	07/11	240009761TRD44MWJ	MEETING ON MAIN 803-2664900 SC	38.54
07/11	07/11	2469216612XY5NT91	CIRCLE K # 02344 WILLISTON SC	39.65
07/16	07/16	24610436609FBVW46	HOMEDPOT.COM 800-430-3376 GA	160.92
08/01	08/01	24610436N09FB4Q4G	THE HOME DEPOT #1117 AIKEN SC	161.89
08/01	08/01	24692166N2X565WF7	LOWES #00639* AIKEN SC	80.38
08/01	08/01	74118706N01652ZPP	PAYMENT - THANK YOU RALEIGH NC	325.75-
08/02	08/02	24692166N2XQL9J6X	LOWES #00639* AIKEN SC	131.57

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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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
39.00	0.00	09/02/19	792.19	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$ .

PLEASE DETACH AND ENCLOSE  
THIS PORTION WITH PAYMENT

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT  
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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



#### **LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD**

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PO Box 2360  
Omaha NE 68103-2360



No. BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
08/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$1,780.11	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	5,000.00
Purchase and adjustments less refunds	762.31	Available credit	2,431.00
Cash advances	0.00	Available cash line	1,500.00
FINANCE CHARGES	25.62	Payment due date	09/02/19
Balance 08/05/19	\$2,568.04	NEW MINIMUM PAYMENT DUE	217.00

#### Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849  
SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Page 1 of 3

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
07/19	07/19	2443106692DK3M9Y6	AMAZON.COM*MA57H3C31 AMZN AMZN.COM/BILL WA	227.63
07/28	07/28	24431066H2DKBJDKP	AMAZON.COM*MA8NE9AY1 AMZN AMZN.COM/BILL WA	43.79
07/28	07/28	24431066H2DZXV7TL	AMAZON.COM*MA9LQ1A91 AMZN AMZN.COM/BILL WA	15.43
07/28	07/28	24692166H2XB8LXR1	AMZN Mkt US*MA81G5A61 Amzn.com/bill WA	74.12
07/28	07/28	24692166H2Y20BT83	AMZN Mkt US*MA9NE5OT0 Amzn.com/bill WA	15.11
07/29	07/29	24692166J2XWGL7R4	AMZN Mkt US*MA4JU1PH2 Amzn.com/bill WA	45.32
07/31	07/31	24000976M06TLK2A	MR. B'S 803-2595071 SC	102.81
08/02	08/02	24692166N2Y00KYSR	EXPEDIA 7459686092603 EXPEDIA.COM WA	238.10
08/05	08/05	*FINANCE CHARGE*	PURCHASES \$25.62 CASH ADVANCE \$0.00	25.62

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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INDICATE CHANGE OF ADDRESS  
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
217.00	89.00	09/02/19	2,568.04	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  
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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	2,017.69	25.62
Cash Advances	2.020	24.24	0.00	0.00

\* Periodic Rate May Vary.

**Total Periodic FINANCE CHARGES: \$25.62**  
**Total Transaction Charges: \$0.00**  
**Total FINANCE CHARGES: \$25.62**  
**ANNUAL PERCENTAGE RATE: 15.240%**

#### **LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD**

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#### **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.

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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	\$262.15	Number of days in billing cycle	31
Payments and credits	262.15	Credit limit	2,500.00
Purchase and adjustments less refunds	36.36	Available credit	2,463.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	09/02/19
Balance 08/05/19	\$36.36	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

Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
07/17	07/17	244273366LYR8J0DP	BARNWELL IGA BARWELL SC	36.36
07/23	07/23	74118706D0165585H	PAYMENT - THANK YOU RALEIGH NC	262.15-

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	36.36	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$ .

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





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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	\$994.99	Number of days in billing cycle	31
Payments and credits	994.99	Credit limit	2,500.00
Purchase and adjustments less refunds	998.09	Available credit	1,501.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	09/02/19
Balance 08/05/19	\$998.09	NEW MINIMUM PAYMENT DUE	49.00

#### Contact Information

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

Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
07/15	07/15	24210736561JRLXE9	NASP ONLINE 301-657-0270 MD	135.00
07/16	07/16	2468808650T50AXGH	SUPER DUPER PUBLICATIONS 864-284-4533 SC	83.91
07/16	07/16	2405523652DK49S7S	WALMART.COM 8009666546 800-966-6546 AR	603.29
07/22	07/22	24692166B2XQDNPWL	AWL*PEARSON EDUCATION PRSONCS.COM NJ	41.85
07/24	07/24	24492156DRWNQ3MMK	SQ *REAL OT Solutio PHILADELPHIA PA	134.04
08/01	08/01	74118706N01652YS2	PAYMENT - THANK YOU RALEIGH NC	994.99-

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
49.00	0.00	09/02/19	998.09	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$ .

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THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK  
PO BOX 63001  
CHARLOTTE NC 28263-3001

BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916



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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	\$1,128.42	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	372.58	Available credit	984.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	14.81	Payment due date	09/02/19
Balance 08/05/19	\$1,515.81	NEW MINIMUM PAYMENT DUE	186.00

#### Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849  
SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/02	08/02	24055236N2DKMQF77	WALMART.COM 8009666546 800-966-6546 AR	254.88
08/04	08/04	24445006TBLJW3AJN	WM SUPERCENTER #795 BARNWELL SC	78.70
08/05	08/05	*FINANCE CHARGE*	PURCHASES \$14.81 CASH ADVANCE \$0.00	14.81
07/15	07/15		LATE FEE	39.00

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	1,166.38	14.81
Cash Advances	2.020	24.24	0.00	0.00

\* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$14.81  
Total Transaction Charges: \$0.00  
Total FINANCE CHARGES: \$14.81  
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
186.00	111.00	09/02/19	1,515.81	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$ .

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



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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	\$110.14	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	0.00	Available credit	2,118.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	1.40	Payment due date	09/02/19
Balance 08/05/19	\$111.54	NEW MINIMUM PAYMENT DUE	20.00

#### Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849  
SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/05	08/05	*FINANCE CHARGE*	PURCHASES \$1.40 CASH ADVANCE \$0.00	1.40

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	110.14	1.40
Cash Advances	2.020	24.24	0.00	0.00

\* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$1.40  
Total Transaction Charges: \$0.00  
Total FINANCE CHARGES: \$1.40  
ANNUAL PERCENTAGE RATE: 15.250%

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
20.00	10.00	09/02/19	111.54	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

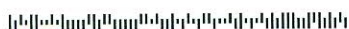
\$ .

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





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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	\$0.00	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	31.61	Available credit	2,468.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	09/02/19
Balance 08/05/19	\$31.61	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

Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
07/31	07/31	24427336LLYR8VAF8	BARNWELL IGA BARWELL SC	31.61

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



405301851632972900001000000031614

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	31.61	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$ .

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PLEASE DETACH AND ENCLOSE  
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FIRST CITIZENS BANK  
PO BOX 63001  
CHARLOTTE NC 28263-3001

BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916



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Nam ---  
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	\$0.00	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	713.72	Available credit	1,594.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	09/02/19
Balance 08/05/19	\$713.72	NEW MINIMUM PAYMENT DUE	35.00

#### Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849

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

Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
07/09	07/09	24137465Z00WXEHY8	TRACTOR SUPPLY CO #1708 BARNWELL SC	64.78
07/17	07/17	2444500672X6Y8EP7	DOLLAR-GENERAL #2640 BARNWELL SC	4.32
08/02	08/02	24275396NS66HGJ5N	DECKER EQUIPMENT 800-7624899 MI	644.62

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
35.00	0.00	09/02/19	713.72	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



#### **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.