



Name:

SHANNONWELL DISTRICT 45

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$1,976.54	Number of days in billing cycle	31
Payments and credits	1,978.32	Credit limit	2,500.00
Purchase and adjustments less refunds	1,258.10	Available credit	1,219.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	12/02/19
Balance 11/05/19	\$1,256.32	NEW MINIMUM PAYMENT DUE	62.00

Contact Information

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

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
10/05	10/06	24226388PBLH3B0EH	WAL-MART #4487 AIKEN SC	99.00
10/10	10/10	74118708W01655VLY	PAYMENT - THANK YOU RALEIGH NC	606.35
10/18	10/18	244921593S14EPAEW	PAYPAL *SC FLL 402-935-7733 CA	128.00
10/19	10/19	242263895BLH1NQNJ	SAMSClub #4879 AIKEN SC	259.10
10/19	10/19	2469216952XSM8X4G	PARTY CITY 877 AIKEN SC	186.59
10/22	10/22	242263898BLH2H5EJ	SAMSClub #4879 AIKEN SC	39.96
10/22	10/22	244450098BLKGE7MF	WM SUPERCENTER #4487 AIKEN SC	27.66
10/22	10/22	24445009800HLVSW1	DOLLAR TREE AIKEN SC	8.64
10/23	10/23	2469216982XKKQ7A8	AMZN Mktp US*7V2AT8J43 Amzn.com/bill WA	110.37
10/26	10/26	74692169Q2X7RJWQS	PARTY CITY 877 AIKEN SC CREDIT	79.89
10/29	10/29	74118709F016517D5	PAYMENT - THANK YOU RALEIGH NC	1,292.08
11/01	11/01	24445009JBLKM1YJB	WM SUPERCENTER #795 BARNWELL SC	51.65
11/01	11/01	24445009JBLKM1YPZ	WM SUPERCENTER #795 BARNWELL SC	6.54
11/04	11/04	24493989MBLJFA58M	LAKESHORE LEARNING #53 TOWSON MD	150.01
11/04	11/04	24493989MBLJFA597	LAKESHORE LEARNING #53 TOWSON MD	190.58

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
62.00	0.00	12/02/19	1,256.32	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

13. *Phragmites australis* (Cav.) Trin. ex Steud.

BARNWELL DISTRICT 45
770 HAGOOD AVE
BARNWELL SC 29812-1916

THE UNIVERSITY OF CHICAGO

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	1.208	14.49	0.00	0.00
Cash Advances	1.958	23.49	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.



PO Box 2360
Omaha NE 68103-2360



Name:
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$2,277.42	Number of days in billing cycle	31
Payments and credits	2,248.30	Credit limit	2,500.00
Purchase and adjustments less refunds	1,360.03	Available credit	1,031.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	14.87	Payment due date	12/02/19
Balance 11/05/19	\$1,404.02	NEW MINIMUM PAYMENT DUE	70.00

Contact Information

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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
10/08	10/08	24431068T2DKLTSFL	AMAZON.COM*EU5Z719F3 AMZN AMZN.COM/BILL WA	42.81
10/08	10/08	24692168T2XG3TAAJ	MARRIOTT MYRTLE BEACH MYRTLE BEACH SC	145.77
10/08	10/08	24692168T2XG3TAB4	MARRIOTT MYRTLE BEACH MYRTLE BEACH SC	145.77
10/10	10/10	74118708W01655VHV	PAYMENT - THANK YOU RALEIGH NC	960.00-
10/10	10/10	74118708W01655VJB	PAYMENT - THANK YOU RALEIGH NC	903.18-
10/14	10/14	24001759060H103NT	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/17	10/17	7411870930164T7WR	PAYMENT - THANK YOU RALEIGH NC	385.11-
10/19	10/19	2469216942XBW2KWE	MARRIOTT MYRTLE BEACH MYRTLE BEACH SC	156.19
10/19	10/19	2469216942XBW2LNY	MARRIOTT MYRTLE BEACH MYRTLE BEACH SC	156.19
10/21	10/21	2475542973VSQN2RG	SCSBA ONLINE 803-7996607 SC	195.00
10/21	10/21	2475542973VSQN2TH	SCSBA ONLINE 803-7996607 SC	235.00
10/22	10/22	242753997S66M4QH7	FLAGSTORE OF CT 203-2378791 CT	159.70
10/31	10/31	24692169G2XTAM952	AMZN Mktg US*ZG3WD3N13 Amzn.com/bill WA	62.60
11/05	11/05		OVERLIMIT FEE	35.00
11/05	11/05	*FINANCE CHARGE*	PURCHASES \$14.87 CASH ADVANCE \$0.00	14.87

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

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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
70.00	0.00	12/02/19	1,404.02	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

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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



PO Box 2360
Omaha NE 68103-2360Account
Number: XXXX XXXX XXXX

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	1,230.96	14.87
Cash Advances	1.958	23.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES:	\$14.87
Total Transaction Charges:	\$0.00
Total FINANCE CHARGES:	\$14.87
ANNUAL PERCENTAGE RATE:	14.500%

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O1AG1136 - 1 - 08/29/17



PO Box 2360
Omaha NE 68103-2360



Name: JERRY MOSCOWITZ
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX 0000

Account Summary

Beginning balance	\$220.43	Number of days in billing cycle	31
Payments and credits	332.41	Credit limit	2,500.00
Purchase and adjustments less refunds	1,426.39	Available credit	1,185.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	12/02/19
Balance 11/05/19	\$1,314.41	NEW MINIMUM PAYMENT DUE	65.00

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
10/10	10/10	74118708W01655VK5	PAYMENT - THANK YOU RALEIGH NC	111.98-
10/22	10/22	244921597S19ATF9L	PAYPAL *CAROLINASC 402-935-7733 CA	1,388.59
10/29	10/29	24692169E2XN46L6M	IN *POWER OF ICU 615-4562281 TN	37.80
11/01	11/01	74118709L01661RWE	PAYMENT - THANK YOU RALEIGH NC	220.43-

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	0.00	0.00
Cash Advances	1.958	23.49	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
Omaha NE 68103-2360

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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
65.00	0.00	12/02/19	1,314.41	XXXX XXXX XXXX

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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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PO Box 2360
Omaha NE 68103-2360



Name: ,
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$879.38	Number of days in billing cycle	31
Payments and credits	879.38	Credit limit	2,500.00
Purchase and adjustments less refunds	1,671.64	Available credit	724.00
Cash advances	0.00	Available cash line	724.00
FINANCE CHARGES	0.00	Payment due date	12/02/19
Balance 11/05/19	\$1,671.64	NEW MINIMUM PAYMENT DUE	83.00

Contact Information

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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
10/03	10/06	24001758M60H07PDP	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/03	10/06	24001758M60H07PVS	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/03	10/06	24001758M60H07PZP	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/03	10/06	24001758M60H07R8R	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/04	10/06	24001758N60H0DSPJ	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/04	10/06	24001758N60H0GREF	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/08	10/08	24001758S60H0ZX6S	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/11	10/11	24001758X60H0KN1Z	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/14	10/14	24001759060H04DJ7	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/14	10/14	24001759060H04DKR	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/14	10/14	24001759060H04DP3	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/14	10/14	24001759060H04DSE	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/14	10/14	24001759060H04G4N	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/14	10/14	24001759060H100M1	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/14	10/14	24001759060H100SZ	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/14	10/14	24001759060H105QQ	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/15	10/15	24001759160H07H46	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/15	10/15	24001759160H07H83	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/15	10/15	244921590S109F0X2	FREDRICHJON 831-425-8222 CA	125.65
10/16	10/16	242263892BLH3KJS6	WAL-MART #0795 BARNWELL SC	15.63

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

405301836314141700008300001671642

INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
83.00	0.00	12/02/19	1,671.64	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

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

\$

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

PO Box 2360
Omaha NE 68103-2360

Account
Number: XXXX XXXX XXXX

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
10/17	10/17	2443106932M83B39T	PIZZA HUT 022501 BARNWELL SC	19.78
10/17	10/17	244450093BLKFRYVX	WM SUPERCENTER #795 BARNWELL SC	101.00
10/17	10/17	7411870930164T7SP	PAYMENT - THANK YOU RALEIGH NC	879.38-
10/18	10/18	24001759460H0TYAY	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/18	10/18	24001759460H0TYNR	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/18	10/18	24001759460H0WVJ2	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/18	10/18	24001759460H0WVT2	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/18	10/18	24001759460H0WVXY	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/18	10/18	24001759460H0WWBA	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/18	10/18	24001759460H0WW4Y	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/18	10/18	24001759460H0WXE5	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/21	10/21	24001759760H0ALFB	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/21	10/21	24001759760H07HS5	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/21	10/21	24001759760H07TQV	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/23	10/23	24001759960H0KN7H	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/23	10/23	24001759960H0KN92	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/23	10/23	24001759960H0NV11	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/24	10/24	24001759A60H0S3AD	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/24	10/24	24001759A60H0TY87	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/26	10/26	24226389QBLH4QL46	WAL-MART #0795 BARNWELL SC	20.08
10/28	10/28	24001759E60H0DL3B	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/30	10/30	24001759G60H0TWHX	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/30	10/30	24001759G60H0TW2Q	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/30	10/30	24001759G60H0WYVE	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/31	10/31	24001759H60H1050E	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/31	10/31	24137469H00S6BQ38	USPS PO 4504600655 BARNWELL SC	25.50
11/04	11/04	24060659LS66G1RKG	CAREERECO 770-4027520 GA	350.00

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	0.00	0.00
Cash Advances	1.958	23.49	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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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.



PO Box 2360
Omaha NE 68103-2360



Name: BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$1.00	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	499.00
Cash advances	0.00	Available cash line	150.00
FINANCE CHARGES	0.00	Payment due date	12/02/19
Balance 11/05/19	\$1.00	NEW MINIMUM PAYMENT DUE	0.00

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

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	0.00	0.00
Cash Advances	1.958	23.49	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
0.00	0.00	12/02/19	1.00	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



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.

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Name.
BARNWELL DISTRICT 45

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$6,226.68	Number of days in billing cycle	31
Payments and credits	6,186.94	Credit limit	7,500.00
Purchase and adjustments less refunds	39.00	Available credit	7,372.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	48.76	Payment due date	12/02/19
Balance 11/05/19	\$127.50	NEW MINIMUM PAYMENT DUE	88.00

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
10/17	10/17	7411870930164T7RX	PAYMENT - THANK YOU RALEIGH NC	2,464.73-
11/01	11/01	74118709L01661RV4	PAYMENT - THANK YOU RALEIGH NC	3,722.21-
11/05	11/05	*FINANCE CHARGE*	PURCHASES \$48.76 CASH ADVANCE \$0.00	48.76
10/15	10/15		LATE FEE	39.00

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	4,036.17	48.76
Cash Advances	1.958	23.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$48.76
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$48.76
ANNUAL PERCENTAGE RATE: 14.500%

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
88.00	0.00	12/02/19	127.50	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

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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



LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

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Name: BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$1,275.84	Number of days in billing cycle	31
Payments and credits	1,275.84	Credit limit	2,500.00
Purchase and adjustments less refunds	0.00	Available credit	2,500.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	12/02/19
Balance 11/05/19	\$0.00	NEW MINIMUM PAYMENT DUE	0.00

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
10/10	10/10	74118708W01655VGJ	PAYMENT - THANK YOU RALEIGH NC	1,111.06-
11/01	11/01	74118709L01661RVL	PAYMENT - THANK YOU RALEIGH NC	164.78-

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	0.00	0.00
Cash Advances	1.958	23.49	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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INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
0.00	0.00	12/02/19	0.00	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

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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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O1AG1136 - 1 - 08/29/17



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Name: JANE E. BARNWELL
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$202.73	Number of days in billing cycle	31
Payments and credits	207.35	Credit limit	2,500.00
Purchase and adjustments less refunds	39.00	Available credit	0.00
Cash advances	0.00	Available cash line	0.00
FINANCE CHARGES	0.00	Payment due date	12/02/19
Balance 11/05/19	\$34.38	NEW MINIMUM PAYMENT DUE	34.38

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
10/29	10/29	74118709F016517BW	PAYMENT - THANK YOU RALEIGH NC	207.35-
10/15	10/15		LATE FEE	39.00

YOUR ACCOUNT IS CURRENTLY CLOSED.

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	0.00	0.00
Cash Advances	1.958	23.49	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
Omaha NE 68103-2360

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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
34.38	0.00	12/02/19	34.38	XXXX XXXX XXXX

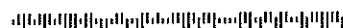
PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

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

FIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001



BARNWELL DISTRICT 45
770 HAGOOD AVE
BARNWELL SC 29812-1916



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PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

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O1AG1136 - 1 - 08/29/17



PO Box 2360
Omaha NE 68103-2360



Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$2,528.82	Number of days in billing cycle	31
Payments and credits	2,638.42	Credit limit	2,500.00
Purchase and adjustments less refunds	230.39	Available credit	2,260.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	24.09-	Payment due date	12/02/19
Balance 11/05/19	\$96.70	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 3

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
10/04	10/04	74118708R0165T1HK	PAYMENT - THANK YOU RALEIGH NC	1,679.67-
10/04	10/04		*FINANCE CHARGE* PREV CYCLE PURCHASES	24.09-
10/18	10/18	244450094BLKLLXT1	WM SUPERCENTER #795 BARNWELL SC	117.39
10/21	10/21	24445009700HKZKTX	DOLLARTREE BARNWELL SC	9.72
10/21	10/21	2444500972X6MTZWY	DOLLAR-GENERAL #2640 BARNWELL SC	10.80
10/25	10/25	24445009B00JRMX2Z	DOLLARTREE BARNWELL SC	16.20
10/25	10/25	24692169A2X4XDPG4	SQ *WILLIAMS FARM & GARDE Barnwell SC	14.00
10/29	10/29	74118709F016517BQ	PAYMENT - THANK YOU RALEIGH NC	468.02-
10/29	10/29	74118709F016517DZ	PAYMENT - THANK YOU RALEIGH NC	490.73-
10/30	10/30	24707809F0VZ71ZFP	YANNIS PIZZA BARNWELL SC	20.76
10/30	10/30	24445009GHESZDPDS	5686 Dominos Pizza 704-657-0786 SC	41.52

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
10.00	0.00	12/02/19	96.70	XXXX XXXX XXXX

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STATEMENT AND YOUR CHECK OR MONEY ORDER BY 5:00PM.
USE ENCLOSED ENVELOPE AND MAKE PAYMENT TO

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

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BARNWELL DISTRICT 45
770 HAGOOD AVE
BARNWELL SC 29812-1916



PO Box 2360
Omaha NE 68103-2360Account
Number: XXXX XXXX XX

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	0.00	0.00
Cash Advances	1.958	23.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES:	\$0.00
Total Transaction Charges:	\$24.09-
Total FINANCE CHARGES:	\$24.09-
ANNUAL PERCENTAGE RATE:	0.000%

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

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01AG1136 - 1 - 08/29/17



Name BARNWELL DISTRICT 45

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$461.21	Number of days in billing cycle	31
Payments and credits	461.21	Credit limit	2,500.00
Purchase and adjustments less refunds	0.00	Available credit	1,178.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	12/02/19
Balance 11/05/19	\$0.00	NEW MINIMUM PAYMENT DUE	0.00

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
10/17	10/17	7411870930164T7W0	PAYMENT - THANK YOU RALEIGH NC	461.21-

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	0.00	0.00
Cash Advances	1.958	23.49	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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INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
0.00	0.00	12/02/19	0.00	XXXX XXXX XXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

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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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HOW TO AVOID PAYING INTEREST ON PURCHASES AND BALANCE TRANSFERS

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CALCULATION OF AVERAGE DAILY BALANCE(S)

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Name

BARNWELL DISTRICT 45

PO Box 2360
Omaha NE 68103-2360Billing Cycle
Closing Date:
11/05/19Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$1,925.67	Number of days in billing cycle	31
Payments and credits	1,925.67	Credit limit	2,500.00
Purchase and adjustments less refunds	1,962.64	Available credit	557.00
Cash advances	0.00	Available cash line	557.00
FINANCE CHARGES	20.41-	Payment due date	12/02/19
Balance 11/05/19	\$1,942.23	NEW MINIMUM PAYMENT DUE	97.00

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
10/04	10/04	74118708R0165T1JD	PAYMENT - THANK YOU RALEIGH NC	1,394.48-
10/04	10/04		*FINANCE CHARGE* PREV CYCLE PURCHASES	20.41-
10/05	10/06	24226388PBLH1XKA4	SAMSCLUB #6203 COLUMBIA SC	422.38
10/08	10/08	24137478S09XT993X	THE NATIONAL BETA CLUB 864-5834553 SC	1,049.30
10/09	10/09	24142018VS66MTZT9	POSITIVE PROMOTIONS 800-6352666 NY	51.90
10/21	10/21	245593096S66DVFGD	SOUTH CAROLINA COUNCIL OF803-4914198 SC	107.00
10/21	10/21	245593096S66DVFG5	SOUTH CAROLINA COUNCIL OF803-4914198 SC	21.00
10/21	10/21	246392396S66LKY51	ACP DIRECT 800-2388009 TX	233.75
10/23	10/23	242263899BLH0R7ZT	WAL-MART #0795 BARNWELL SC	77.31
10/29	10/29	74118709F016517QN	PAYMENT - THANK YOU RALEIGH NC	531.19-

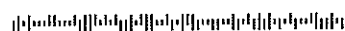
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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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
97.00	0.00	12/02/19	1,942.23	XXXX XXXX XXXX

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 TOFIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001BARNWELL DISTRICT 45
770 HAGOOD AVE
BARNWELL SC 29812-1916PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

PO Box 2360
Omaha NE 68103-2360Account
Number: XXXX XXXX XXXX

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	0.00	0.00
Cash Advances	1.958	23.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES:	\$0.00
Total Transaction Charges:	\$20.41-
Total FINANCE CHARGES:	\$20.41-
ANNUAL PERCENTAGE RATE:	0.000%

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Name . . .
BARNWELL DISTRICT 45

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$535.95	Number of days in billing cycle	31
Payments and credits	535.95	Credit limit	2,500.00
Purchase and adjustments less refunds	443.31	Available credit	2,056.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	12/02/19
Balance 11/05/19	\$443.31	NEW MINIMUM PAYMENT DUE	22.00

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
10/05	10/06	24445008PBLK37MD9	WM SUPERCENTER #795 BARNWELL SC	123.12
10/09	10/09	24226388VBLH1Z851	WAL-MART #0795 BARNWELL SC	91.56
10/14	10/14	244450090EHZ6SS5X	HOLLAND TIRE BARNWELL SC	138.89
10/18	10/18	241374694012JQH75	TRACTOR SUPPLY CO #1708 BARNWELL SC	64.74
10/29	10/29	24445009F2XBPP244	HOLLAND TIRE BARNWELL SC	25.00
11/01	11/01	74118709L01661RRH	PAYMENT - THANK YOU RALEIGH NC	535.95-

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	0.00	0.00
Cash Advances	1.958	23.49	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
22.00	0.00	12/02/19	443.31	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



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PO Box 2360
Omaha NE 68103-2360



Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$2,764.92	Number of days in billing cycle	31
Payments and credits	2,282.00	Credit limit	5,000.00
Purchase and adjustments less refunds	582.44	Available credit	3,924.00
Cash advances	0.00	Available cash line	1,500.00
FINANCE CHARGES	9.98	Payment due date	12/02/19
Balance 11/05/19	\$1,075.34	NEW MINIMUM PAYMENT DUE	53.00

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
10/04	10/04	74118708R0165T1FS	PAYMENT - THANK YOU RALEIGH NC	1,809.29-
10/04	10/04		*FINANCE CHARGE* PREV CYCLE PURCHASES	1.49-
10/11	10/11	24492158WS0V4MW25	STOCKLAYOUTS LLC 503-627-0986 OR	29.00
10/28	10/28	24164079D2LR7RATW	TARGET 00013102 AIKEN SC	57.40
10/29	10/29	74118709F016517AJ	PAYMENT - THANK YOU RALEIGH NC	472.71-
10/31	10/31	24692169H2X7SA5HQ	KRISPY KREME 0282 AIKEN SC	310.43
11/02	11/02	24164079K31T96B49	STAPLES 00108449 AIKEN SC	69.03
11/04	11/04	24431069L2DYRFJVA	AMAZON.COM*TS9NG94B3 AMZN AMZN.COM/BILL WA	116.58
11/05	11/05	*FINANCE CHARGE*	PURCHASES \$11.47 CASH ADVANCE \$0.00	11.47

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	949.64	11.47
Cash Advances	1.958	23.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$11.47

Total Transaction Charges: \$1.49-

Total FINANCE CHARGES: \$9.98

ANNUAL PERCENTAGE RATE: 12.610%

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

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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
53.00	0.00	12/02/19	1,075.34	XXXX XXXX XXX

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



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O1AG1136 - 1 - 08/29/17



PO Box 2360
Omaha NE 68103-2360



Name: BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$34.36	Number of days in billing cycle	31
Payments and credits	34.36	Credit limit	2,500.00
Purchase and adjustments less refunds	579.37	Available credit	1,920.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	12/02/19
Balance 11/05/19	\$579.37	NEW MINIMUM PAYMENT DUE	28.00

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
10/08	10/08	24226388SBLH1YVBX	WAL-MART #0795 BARNWELL SC	58.80
10/08	10/08	24226388SBLH268TL	WAL-MART #0795 BARNWELL SC	56.88
10/10	10/10	24226388WBLGY0WXP	WAL-MART #0795 BARNWELL SC	98.48
10/17	10/17	24323039311HA00HS	LANDMARK RESORT 8008450658 SC	127.69
10/17	10/17	24323039311HA012H	LANDMARK RESORT MYRTLE BEACH SC	193.07
10/17	10/17	7411870930164S57D	PAYMENT - THANK YOU RALEIGH NC	34.36
10/25	10/25	24226389BBLH3S9X3	WAL-MART #0795 BARNWELL SC	44.45

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	0.00	0.00
Cash Advances	1.958	23.49	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
Omaha NE 68103-2360

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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
28.00	0.00	12/02/19	579.37	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



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O1AG1136 - 1 - 08/29/17



Name

BARNWELL DISTRICT 45

PO Box 2360
Omaha NE 68103-2360Billing Cycle
Closing Date:
11/05/19Account
Number: XXXX XXXX XXX

Account Summary

Beginning balance	\$1,280.76	Number of days in billing cycle	31
Payments and credits	1,387.76	Credit limit	2,500.00
Purchase and adjustments less refunds	802.35	Available credit	1,804.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.13-	Payment due date	12/02/19
Balance 11/05/19	\$695.22	NEW MINIMUM PAYMENT DUE	34.00

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
10/04	10/04	74118708R0165T1GA	PAYMENT - THANK YOU RALEIGH NC	164.03-
10/04	10/04		*FINANCE CHARGE* PREV CYCLE PURCHASES	0.13-
10/07	10/07	74118708T015WXZM7	PAYMENT - THANK YOU RALEIGH NC	107.00-
10/10	10/10	74118708W01655VKM	PAYMENT - THANK YOU RALEIGH NC	998.09-
10/11	10/11	24906418W2BDE08BH	BLT*eSpecial Needs 314-6922424 MO	76.59
10/15	10/15	2469216902XT0H9VM	AMZN Mktp US*A82DI9WY3 Amzn.com/bill WA	17.06
10/17	10/17	2469216922XVM1EQB	AWL*PEARSON EDUCATION PRSONCS.COM NJ	708.70
10/17	10/17	7411870930164T7VG	PAYMENT - THANK YOU RALEIGH NC	118.64-

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	0.00	0.00
Cash Advances	1.958	23.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$0.00

Total Transaction Charges: \$0.13-

Total FINANCE CHARGES: \$0.13-

ANNUAL PERCENTAGE RATE: 0.000%

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
34.00	0.00	12/02/19	695.22	XXXX XXXX XXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.

PLEASE DETACH AND ENCLOSE
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O1AG1136 - 1 - 08/29/17



PO Box 2360
Omaha NE 68103-2360



Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX ^^

Account Summary

Beginning balance	\$1,322.51	Number of days in billing cycle	31
Payments and credits	1,218.51	Credit limit	2,500.00
Purchase and adjustments less refunds	273.50	Available credit	2,111.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	11.17	Payment due date	12/02/19
Balance 11/05/19	\$388.67	NEW MINIMUM PAYMENT DUE	19.00

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
10/04	10/06	24492158MS1FV3LD5	PAYPAL *SOUTHCAROLI 402-935-7733 CA	165.00
10/10	10/10	74118708W01655VH2	PAYMENT - THANK YOU RALEIGH NC	639.64-
10/12	10/12	24717058Y4EBTQ4DR	TLF*HOUSE OF FLOWERS MOUNTAIN CITY TN	108.50
11/01	11/01	74118709L01661RSL	PAYMENT - THANK YOU RALEIGH NC	387.39-
11/01	11/01	74118709L01661RTB	PAYMENT - THANK YOU RALEIGH NC	191.48-
11/05	11/05	*FINANCE CHARGE*	PURCHASES \$11.17 CASH ADVANCE \$0.00	11.17

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	924.53	11.17
Cash Advances	1.958	23.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$11.17
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$11.17
ANNUAL PERCENTAGE RATE: 14.500%

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

405301330035828100001900000388676

INDICATE 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	12/02/19	388.67	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

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

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O1AG1136 - 1 - 08/29/17



PO Box 2360
Omaha NE 68103-2360



Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$451.78	Number of days in billing cycle	31
Payments and credits	451.78	Credit limit	2,500.00
Purchase and adjustments less refunds	309.56	Available credit	100.00-
Cash advances	0.00	Available cash line	0.00
FINANCE CHARGES	0.00	Payment due date	12/02/19
Balance 11/05/19	\$309.56	NEW MINIMUM PAYMENT DUE	15.00

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
10/10	10/10	74118708W01655VLF	PAYMENT - THANK YOU RALEIGH NC	451.78-
10/16	10/16	24755429187F1Y4WB	SCASBO 803-6087124 SC	280.00
10/18	10/18	242263894BLH2DXDG	WAL-MART #0795 BARNWELL SC	29.56

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	0.00	0.00
Cash Advances	1.958	23.49	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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405301819054831300001500000309565

INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
15.00	0.00	12/02/19	309.56	XXXX XXXX XXXX

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AS OF THE DATE OF RECEIPT, WE MUST RECEIVE THIS PORTION OF THIS
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USE ENCLOSED ENVELOPE AND MAKE PAYMENT TO

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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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O1AG1136 - 1 - 08/29/17



PO Box 2360
Omaha NE 68103-2360



Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$192.77	Number of days in billing cycle	31
Payments and credits	192.77	Credit limit	2,500.00
Purchase and adjustments less refunds	31.14	Available credit	2,420.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	12/02/19
Balance 11/05/19	\$31.14	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
10/17	10/17	7411870930164S56X	PAYMENT - THANK YOU RALEIGH NC	192.77-
10/30	10/30	24226389GBLGYA60P	WAL-MART #0795 BARNWELL SC	31.14

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	0.00	0.00
Cash Advances	1.958	23.49	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
Omaha NE 68103-2360

405301835647911300001000000031149

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	12/02/19	31.14	XXXX XXXX XXXX

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AMOUNT OF
PAYMENT ENCLOSED

\$

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PO BOX 63001
CHARLOTTE NC 28263-3001

BARNWELL DISTRICT 45
770 HAGOOD AVE
BARNWELL SC 29812-1916



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O1AG1136 - 1 - 08/29/17



Name: BARNWELL DISTRICT 45

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$898.39	Number of days in billing cycle	31
Payments and credits	1,658.35	Credit limit	2,500.00
Purchase and adjustments less refunds	460.18	Available credit	2,500.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	9.91-	Payment due date	12/02/19
Balance 11/05/19	\$309.69-	NEW MINIMUM PAYMENT DUE	0.00

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
10/04	10/04	74118708R0165T1H3	PAYMENT - THANK YOU RALEIGH NC	759.96
10/04	10/04		*FINANCE CHARGE* PREV CYCLE PURCHASES	9.91
10/12	10/12	24692168X2XTBBMJ2	AWL*PEARSON EDUCATION PRSONGS.COM NJ	264.45
10/17	10/17	7411870930164T7S7	PAYMENT - THANK YOU RALEIGH NC	138.43
10/17	10/17	7411870930164T7TD	PAYMENT - THANK YOU RALEIGH NC	759.96
10/21	10/21	244273396LYR7V9NB	BARNWELL IGA BARWELL SC	67.21
10/25	10/25	24692169A2Y1K2FGJ	CBI*FLIPPINGBOOK LTD. 800-799-9570 IL	128.52

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	0.00	0.00
Cash Advances	1.958	23.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES:	\$0.00
Total Transaction Charges:	\$9.91
Total FINANCE CHARGES:	\$9.91
ANNUAL PERCENTAGE RATE:	0.000%

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
0.00	0.00	12/02/19	309.69-	XXXX XXXX XXX

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

THE UNIVERSITY OF CHICAGO

BARNWELL DISTRICT 45
770 HAGOOD AVE
BARNWELL SC 29812-1916

11/23/2017 11:23:11 AM

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

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O1AG1136 - 1 - 08/29/17



PO Box 2360
Omaha NE 68103-2360



Name:
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
11/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$835.36	Number of days in billing cycle	31
Payments and credits	835.36	Credit limit	2,500.00
Purchase and adjustments less refunds	1,089.73	Available credit	1,410.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	12/02/19
Balance 11/05/19	\$1,089.73	NEW MINIMUM PAYMENT DUE	54.00

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
10/19	10/19	2469216942XBW2KR1	MARRIOTT MYRTLE BEACH MYRTLE BEACH SC	301.96
10/30	10/30	24071059GJ82AFYY7	WHOLESALE CONTRACTOR S 601-3995734 MS	452.73
11/01	11/01	74118709L01661RTV	PAYMENT - THANK YOU RALEIGH NC	835.36-
11/04	11/04	24498049LKQBMGW9J	VERIZON WRL MY ACCT VE 800-9220204 CA	335.04

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	0.00	0.00
Cash Advances	1.958	23.49	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
Omaha NE 68103-2360

405301897440989800005400001089731

INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
54.00	0.00	12/02/19	1,089.73	XXXX XXXX XX

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AMOUNT OF
PAYMENT ENCLOSED

\$

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BARNWELL DISTRICT 45
770 HAGOOD AVE
BARNWELL SC 29812-1916



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