



PO Box 2360
Omaha NE 68103-2360



Name: BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
12/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$1,256.32	Number of days in billing cycle	30
Payments and credits	78.11	Credit limit	2,500.00
Purchase and adjustments less refunds	793.09	Available credit	424.00
Cash advances	0.00	Available cash line	424.00
FINANCE CHARGES	20.33	Payment due date	01/02/20
Balance 12/05/19	\$1,991.63	NEW MINIMUM PAYMENT DUE	99.00

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
11/06	11/06	24431069N2DZLR04J	AMZN MKTP US*PK53A4903 AM AMZN.COM/BILL WA	45.41
11/06	11/06	24445009PBLKDZZZ6	WM SUPERCENTER #795 BARNWELL SC	11.57
11/06	11/06	24692169N2XF5VNXN	AMZN MktP US*NK9E227G3 Amzn.com/bill WA	24.83
11/10	11/10	24431069S2DYHAR7M	AMZN MKTP US*FM1TG6H03 AM AMZN.COM/BILL WA	66.04
11/13	11/13	24789309YJTEB4GNK	OTC BRANDS INC 800-2280475 NE	169.90
11/14	11/14	74118709Z0164XVMR	PAYMENT - THANK YOU RALEIGH NC	78.11
11/19	11/19	2443106A32DK1X21V	AMZN MKTP US*SG1IF68S3 AM AMZN.COM/BILL WA	32.19
11/20	11/20	2422638A5BLGYMMGT	WAL-MART #0795 BARNWELL SC	113.74
11/21	11/21	2444500A6BLKJXJJ1	WM SUPERCENTER #795 BARNWELL SC	179.22
11/26	11/26	2400958ABHEYQ7AX4	Scholastic, Inc. 573-632-1834 MO	132.30
11/26	11/26	2422638ABBLH4NHH0	WAL-MART #0795 BARNWELL SC	27.89
12/05	12/05	*FINANCE CHARGE*	PURCHASES \$20.33 CASH ADVANCE \$0.00	20.33

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

405301330039004500009900001991636

INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
99.00	0.00	01/02/20	1,991.63	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 68103-2360Account
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	1,682.58	20.33
Cash Advances	1.958	23.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES:	\$20.33
Total Transaction Charges:	\$0.00
Total FINANCE CHARGES:	\$20.33
ANNUAL PERCENTAGE RATE:	14.500%

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.

CALCULATION OF YOUR INTEREST CHARGE

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PO Box 2360
Omaha NE 68103-2360



Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
12/05/19

Account
Number: XXXX XXXX XXX

Account Summary

Beginning balance	\$1,404.02	Number of days in billing cycle	30
Payments and credits	1,374.90	Credit limit	2,500.00
Purchase and adjustments less refunds	742.85	Available credit	1,711.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	16.83	Payment due date	01/02/20
Balance 12/05/19	\$788.80	NEW MINIMUM PAYMENT DUE	39.00

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
11/06	11/06	24431069N2DJSBFKJ	AMZN MKTP US*079YL8DP3 AM AMZN.COM/BILL WA	40.39
11/09	11/09	24692169T2X4Q80T8	AMZN MktP US*AG13A79V3 Amzn.com/bill WA	24.23
11/12	11/12	2413746A25SQN7WJP	HANSEL & GRETEL S BARNWELL SC	391.60
11/20	11/20	2449215A4RWK86QQZ	SQ *ANTHONY'S RESTA BARNWELL SC	58.32
11/23	11/23	2443106A72DZRT6QV	AMAZON.COM*HP2P931A3 AMZN AMZN.COM/BILL WA	70.95
11/26	11/26	7411870AB016548TR	PAYMENT - THANK YOU RALEIGH NC	1,374.90
12/04	12/04	2443106AJ2147WTMR	BSN SPORTS LLC 800-227-7404 TX	157.36
12/05	12/05	*FINANCE CHARGE*	PURCHASES \$16.83 CASH ADVANCE \$0.00	16.83

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	1,393.53	16.83
Cash Advances	1.958	23.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$16.83

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$16.83

ANNUAL PERCENTAGE RATE: 14.490%

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
39.00	0.00	01/02/20	788.80	XXXX XXXX XXXX

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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:
12/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$1,314.41	Number of days in billing cycle	30
Payments and credits	1,460.52	Credit limit	2,500.00
Purchase and adjustments less refunds	488.95	Available credit	2,026.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	01/02/20
Balance 12/05/19	\$342.84	NEW MINIMUM PAYMENT DUE	17.00

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
11/07	11/07	24427339PLYR8ZQP2	BARNWELL IGA BARWELL SC	177.82
11/07	11/07	24427339PLYR8ZQ2P	BARNWELL IGA BARWELL SC	148.16
11/21	11/21	2401339A502RHMVWY	HARDEES 3051 BARNWELL SC	162.97
11/26	11/26	7411870AB016548V2	PAYMENT - THANK YOU RALEIGH NC	1,460.52-

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
17.00	0.00	01/02/20	342.84	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
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\$

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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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PO Box 2360
Omaha NE 68103-2360



Name

BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
12/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$1,671.64	Number of days in billing cycle	30
Payments and credits	1,671.64	Credit limit	2,500.00
Purchase and adjustments less refunds	748.22	Available credit	1,726.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	01/02/20
Balance 12/05/19	\$748.22	NEW MINIMUM PAYMENT DUE	37.00

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
11/04	11/06	24001759M60H0KZTN	SLED BACKGROUND CHE 803-771-0131 SC	26.00
11/04	11/06	24001759M60H0KZZQ	SLED BACKGROUND CHE 803-771-0131 SC	26.00
11/04	11/06	24001759M60H0NSZ3	SLED BACKGROUND CHE 803-771-0131 SC	26.00
11/05	11/06	24001759N60H0TVEW	SLED BACKGROUND CHE 803-771-0131 SC	26.00
11/06	11/06	24001759P60H04H5F	SLED BACKGROUND CHE 803-771-0131 SC	26.00
11/07	11/07	24001759R60H07L34	SLED BACKGROUND CHE 803-771-0131 SC	26.00
11/07	11/07	24226389RBLH0FJJJ	WAL-MART #0795 BARNWELL SC	58.32
11/12	11/12	24001759X60H04F28	SLED BACKGROUND CHE 803-771-0131 SC	26.00
11/12	11/12	24001759X60H102FY	SLED BACKGROUND CHE 803-771-0131 SC	26.00
11/14	11/14	24001759Z60H0DXV3	SLED BACKGROUND CHE 803-771-0131 SC	26.00
11/15	11/15	2400175A060H0KTRR	SLED BACKGROUND CHE 803-771-0131 SC	26.00
11/15	11/15	2400175A060H0KZLD	SLED BACKGROUND CHE 803-771-0131 SC	26.00
11/15	11/15	2400175A060H0NPM0	SLED BACKGROUND CHE 803-771-0131 SC	26.00
11/15	11/15	2413746A0012HKZEY	USPS PO 4504600655 BARNWELL SC	25.50
11/18	11/18	2413746A300Z23M81	USPS PO 4504600655 BARNWELL SC	52.55
11/19	11/19	2400175A460H07J18	SLED BACKGROUND CHE 803-771-0131 SC	26.00
11/19	11/19	2400175A460H07M8Y	SLED BACKGROUND CHE 803-771-0131 SC	26.00
11/20	11/20	2400175A560H0DSGM	SLED BACKGROUND CHE 803-771-0131 SC	26.00
11/21	11/21	2413746A8010FVBR2	USPS PO 4504600655 BARNWELL SC	25.50
11/22	11/22	2400175A760H0TTL4	SLED BACKGROUND CHE 803-771-0131 SC	26.00

Transactions continued on next page

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
37.00	0.00	01/02/20	748.22	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

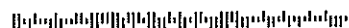
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CHARLOTTE NC 28263-3001

BARNWELL DISTRICT 45
770 HAGOOD AVE
BARNWELL SC 29812-1916



PO Box 2360
Omaha NE 68103-2360

Account
Number: XXXX XXXX XXXX

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
11/22	11/22	2400175A760H0TTXX	SLED BACKGROUND CHE 803-771-0131 SC	26.00
11/22	11/22	2413746A7012XARDM	USPS PO 4504600655 BARNWELL SC	59.70
11/22	11/22	2413746A7012XARG8	USPS PO 4504600655 BARNWELL SC	7.35
11/22	11/22	7411870A90165TZXQ	PAYMENT - THANK YOU RALEIGH NC	1,671.64-
11/25	11/25	2400175AA60H07J2Q	SLED BACKGROUND CHE 803-771-0131 SC	26.00
11/26	11/26	2413746AB013L0Y65	USPS PO 4504600655 BARNWELL SC	25.50
12/03	12/03	2413746AJ0119AYJ7	USPS PO 4504600655 BARNWELL SC	25.80

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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Name

BARNWELL DISTRICT 45

PO Box 2360
Omaha NE 68103-2360Billing Cycle
Closing Date:
12/05/19Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$34.38	Number of days in billing cycle	30
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	1.00	Payment due date	01/02/20
Balance 12/05/19	\$35.38	NEW MINIMUM PAYMENT DUE	35.38

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
12/05	12/05	*FINANCE CHARGE*	PURCHASES \$0.42 CASH ADVANCE \$0.00	
12/05	12/05		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.
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	34.38	0.42
Cash Advances	1.958	23.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$0.42

Total Transaction Charges: \$0.58

Total FINANCE CHARGES: \$1.00

ANNUAL PERCENTAGE RATE: 34.900%

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
35.38	34.38	01/02/20	35.38	XXXX XXXX XX

PLEASE WRITE IN
AMOUNT OF
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BARNWELL SC 29812-1916

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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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PO Box 2360
Omaha NE 68103-2360



Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
12/05/19

Account
Number: XXXX XXXX XXX

Account Summary

Beginning balance	\$96.70	Number of days in billing cycle	30
Payments and credits	116.70	Credit limit	2,500.00
Purchase and adjustments less refunds	1,384.13	Available credit	952.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	01/02/20
Balance 12/05/19	\$1,364.13	NEW MINIMUM PAYMENT DUE	68.00

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
11/05	11/06	24445009NBLKEY0AD	WM SUPERCENTER #795 BARNWELL SC	143.40
11/08	11/08	24207859T4N7682KY	CAROLS FLORIST BARNWELL SC	20.00
11/08	11/08	24226389TBLGXYWEB	WAL-MART #0795 BARNWELL SC	27.95
11/08	11/08	24445009T00KB77TB	DOLLARTREE BARNWELL SC	19.09
11/09	11/09	24055239T2DL2FM0M	WALMART.COM 8009666546 800-966-6546 AR	150.85
11/09	11/09	24055239T2DL2FM0M	WALMART.COM 8009666546 800-966-6546 AR	190.39
11/12	11/12	24427339WLYR79QRY	BARNWELL IGA BARWELL SC	41.84
11/15	11/15	2413746A0012HKX9F	USPS PO 4504600655 BARNWELL SC	7.45
11/18	11/18	2401339A202Q1AA05	BLACKS SUPPLY BARNWELL SC	38.72
11/20	11/20	2444500A5BLKJ0H0G	WM SUPERCENTER #795 BARNWELL SC	84.24
11/21	11/21	2444500A600JXKFX1	DOLLARTREE BARNWELL SC	25.92
11/22	11/22	7411870A90165TZWW	PAYMENT - THANK YOU RALEIGH NC	20.00
11/25	11/25	2412254AAMLX50BFH	BP#1756808RAINBOW GAS GA BARNWELL SC	12.12
11/25	11/25	2444500AA5SBFW66A	LITTLE CAESARS 3348-0001 352-346-6285 SC	11.00
11/26	11/26	7411870AB016548S8	PAYMENT - THANK YOU RALEIGH NC	96.70
11/28	11/28	2469216AQ2XLNEJB1	CASCIO *INTERSTATEMUSC 800-462-2263 WI	465.90
12/04	12/04	2449398AJ0RL8YBYG	LAKESHORE LEARNING MATER 310-537-8600 CA	145.26

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

405301821251596900006800001364139

INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
68.00	0.00	01/02/20	1,364.13	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



\$

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:	\$0.00
Total FINANCE CHARGES:	\$0.00
ANNUAL PERCENTAGE RATE:	0.000%

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

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PO Box 2360
Omaha NE 68103-2360



Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
12/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$1,942.23	Number of days in billing cycle	30
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	807.46	Available credit	282.00-
Cash advances	0.00	Available cash line	0.00
FINANCE CHARGES	32.79	Payment due date	01/02/20
Balance 12/05/19	\$2,782.48	NEW MINIMUM PAYMENT DUE	518.48

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
11/05	11/06	24226389NBLH2RQ54	SAMSClub #4879 AIKEN SC	772.46
12/05	12/05		OVERLIMIT FEE	35.00
12/05	12/05	*FINANCE CHARGE*	PURCHASES \$32.79 CASH ADVANCE \$0.00	32.79

YOUR ACCOUNT BALANCE EXCEEDED THE ESTABLISHED
CREDIT LIMIT. PLEASE REMIT PAYMENT TO BRING
YOUR BALANCE WITHIN THE ESTABLISHED CREDIT LINE

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	2,714.69	32.79
Cash Advances	1.958	23.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$32.79
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$32.79
ANNUAL PERCENTAGE RATE: 14.490%

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

405301810232641000051848002782487

INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
518.48	97.00	01/02/20	2,782.48	XXXX XXXX XXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

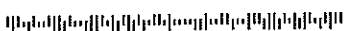
\$

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT
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USE ENCLOSED ENVELOPE AND MAKE PAYMENT TO

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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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PO Box 2360
Omaha NE 68103-2360



Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
12/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$443.31	Number of days in billing cycle	30
Payments and credits	443.31	Credit limit	2,500.00
Purchase and adjustments less refunds	742.39	Available credit	1,757.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	01/02/20
Balance 12/05/19	\$742.39	NEW MINIMUM PAYMENT DUE	37.00

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
11/07	11/07	24137469P8PWMSQBD	CRACKER BARREL #124 ANDER ANDERSON SC	30.78
11/08	11/08	24122549TMLX2M8N3	BP#9640731BK WORLD ANDERSON SC	80.00
11/08	11/08	24137469TEJLAEF51	FIREHOUSE SUBS #90 ANDERSON SC	12.85
11/08	11/08	24610439T09FB3FVJ	THE HOME DEPOT #1105 ANDERSON SC	126.26
11/08	11/08	24692169T2Y0RSAJ1	COUNTRY INN & SUITES ANDERSON SC	138.75
11/15	11/15	24622759Z5SFL0VKG	AIKEN LIGHTING AIKEN SC	186.59
11/22	11/22	2444500A7EJ1TZF1S	HOLLAND TIRE BARNWELL SC	167.16
11/22	11/22	7411870A90165TZY6	PAYMENT - THANK YOU RALEIGH NC	443.31-

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

40530185105864230000037000000742396

INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
37.00	0.00	01/02/20	742.39	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



PO Box 2360
Omaha NE 68103-2360



Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
12/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$1,075.34	Number of days in billing cycle	30
Payments and credits	592.42	Credit limit	5,000.00
Purchase and adjustments less refunds	1,747.20	Available credit	2,717.00
Cash advances	0.00	Available cash line	1,500.00
FINANCE CHARGES	26.02	Payment due date	01/02/20
Balance 12/05/19	\$2,256.14	NEW MINIMUM PAYMENT DUE	112.00

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
11/07	11/07	24137469R5SD5QFGT	HOBBY LOBBY #289 AIKEN SC	81.98
11/11	11/11	24164079W31TQXYY3	STAPLES 00108449 AIKEN SC	998.20
11/16	11/16	2416407A131TQY5SB	STAPLES 00108449 AIKEN SC	378.11
11/17	11/17	2443106A12DYGXYQF	AMZN MKTP US*AF2KA0XW3 AM AMZN.COM/BILL WA	28.07
11/18	11/18	2443106A22DKY52NZ	AMZN MKTP US*VI3SJ2163 AM AMZN.COM/BILL WA	86.39
11/18	11/18	2444500A32X6MJXE8	DOLLAR-GENERAL #2640 BARNWELL SC	10.80
11/21	11/21	2413746A65SDD2X38	HANSEL & GRETEL S BARNWELL SC	27.70
11/26	11/26	7411870AB016548VJ	PAYMENT - THANK YOU RALEIGH NC	592.42
12/01	12/01	2469216AF2XMQV0QS	VISTAPR*VistaPrint.com 866-8936743 MA	135.95
12/05	12/05	*FINANCE CHARGE*	PURCHASES \$26.02 CASH ADVANCE \$0.00	26.02

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
112.00	0.00	01/02/20	2,256.14	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

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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 XX

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	2,153.62	26.02
Cash Advances	1.958	23.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$26.02

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$26.02

ANNUAL PERCENTAGE RATE: 14.500%

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01AG1136 - 1 - 08/29/17



PO Box 2360
Omaha NE 68103-2360



Name:
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
12/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$579.37	Number of days in billing cycle	30
Payments and credits	579.37	Credit limit	2,500.00
Purchase and adjustments less refunds	182.54	Available credit	2,272.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	01/02/20
Balance 12/05/19	\$182.54	NEW MINIMUM PAYMENT DUE	10.00

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
11/11	11/11	24492159VRS10H7QG	ATLANTICFOODSAFETY 843-670-4964 SC	139.00
11/14	11/14	24226389ZBLH30H5Y	WAL-MART #0795 BARNWELL SC	21.13
11/22	11/22	7411870A90165TZWD	PAYMENT - THANK YOU RALEIGH NC	579.37-
12/01	12/01	2444500AG2X6XAJ54	DOLLAR GENERAL #17558 HILDA SC	22.41

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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405301886513710300001000000182541

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	01/02/20	182.54	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

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BARNWELL DISTRICT 45
770 HAGOOD AVE
BARNWELL SC 29812-1916



\$

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

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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PO Box 2360
Omaha NE 68103-2360



Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
12/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$695.22	Number of days in billing cycle	30
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	826.00	Available credit	965.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	13.17	Payment due date	01/02/20
Balance 12/05/19	\$1,534.39	NEW MINIMUM PAYMENT DUE	110.00

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
11/13	11/13	24792629Y8B5FNQ8Z	BRAINPOP 212-689-9923 NY	230.00
11/18	11/18	2421073A3617XTM3V	ASHA 3 800-498-2071 MD	298.00
12/02	12/02	2421073AH617Y2VZB	ASHA 3 800-498-2071 MD	298.00
12/05	12/05	*FINANCE CHARGE*	PURCHASES \$13.17 CASH ADVANCE \$0.00	13.17

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	1.208	14.49	1,090.08	13.17
Cash Advances	1.958	23.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$13.17
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$13.17
ANNUAL PERCENTAGE RATE: 14.500%

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
110.00	34.00	01/02/20	1,534.39	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT
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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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PO Box 2360
Omaha NE 68103-2360



Name:
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
12/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$388.67	Number of days in billing cycle	30
Payments and credits	284.67	Credit limit	2,500.00
Purchase and adjustments less refunds	1,944.52	Available credit	433.00
Cash advances	0.00	Available cash line	433.00
FINANCE CHARGES	18.20	Payment due date	01/02/20
Balance 12/05/19	\$2,066.72	NEW MINIMUM PAYMENT DUE	103.00

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
11/07	11/07	24692169R2XJE0SV7	KRISPY KREME 0282 AIKEN SC	746.59
11/11	11/11	24492159VJHQ50YRX	NCTE 2019 WWW.NCTE.ORG IL	360.00
11/13	11/13	24431069X2DZWA124	AMZN MKTP US*PM9LA9V73 AM AMZN.COM/BILL WA	14.03
11/14	11/14	24431069Y2DKR0MB4	AMZN MKTP US*NM7HD5FZ3 AM AMZN.COM/BILL WA	35.61
11/19	11/19	2407314A4S66JMYDM	CROWN REEF RESORT 843-6268077 SC	131.08
11/19	11/19	2469216A32XG0VLPW	AMZN MktP US*KV8D54I53 Amzn.com/bill WA	30.46
11/26	11/26	7411870AB016548WB	PAYMENT - THANK YOU RALEIGH NC	284.67
12/03	12/03	2461043AJ09FEWGZO	HOMEDPOT.COM 800-430-3376 GA	626.75
12/05	12/05	*FINANCE CHARGE*	PURCHASES \$18.20 CASH ADVANCE \$0.00	18.20

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.208	14.49	1,506.56	18.20
Cash Advances	1.958	23.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$18.20

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$18.20

ANNUAL PERCENTAGE RATE: 14.500%

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
103.00	0.00	01/02/20	2,066.72	XXXX XXXX XXXX

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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:
12/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$31.14	Number of days in billing cycle	30
Payments and credits	31.14	Credit limit	2,500.00
Purchase and adjustments less refunds	48.65	Available credit	2,451.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	01/02/20
Balance 12/05/19	\$48.65	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
11/05	11/06	24164079M31TLEDL2	QUILL CORPORATION 800-982-3400 SC	9.78
11/06	11/06	24164079N31TLEEDT	QUILL CORPORATION 800-982-3400 SC	38.87
11/26	11/26	7411870AB016548T8	PAYMENT - THANK YOU RALEIGH NC	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
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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	01/02/20	48.65	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



N.

BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
12/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$1,089.73	Number of days in billing cycle	30
Payments and credits	1,089.73	Credit limit	2,500.00
Purchase and adjustments less refunds	435.35	Available credit	2,064.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	01/02/20
Balance 12/05/19	\$435.35	NEW MINIMUM PAYMENT DUE	21.00

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
11/12	11/12	24717059W4ELJSRSR	UHL*YORK TELCOM LLC BARNWELL SC	435.35
11/04	11/20	F393900A4000ST324	PURCHASE REVERSAL	335.04-
11/22	11/22	7411870A9016STZVK	PAYMENT - THANK YOU RALEIGH NC	754.69-

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
21.00	0.00	01/02/20	435.35	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

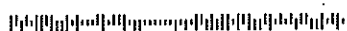
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FIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001

BARNWELL DISTRICT 45
770 HAGOOD AVE
BARNWELL SC 29812-1916



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01AG1136 - 1 - 09/29/17



PO Box 2360
Omaha NE 68103-2360



Name

BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
12/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$309.69	Number of days in billing cycle	30
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	368.15	Available credit	2,441.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	01/02/20
Balance 12/05/19	\$58.46	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
11/06	11/06	24427339NLYR891QP	BARNWELL IGA BARWELL SC	34.26
11/06	11/06	24789309PHH3ZAFBM	NEWSPAPER SUBSCRIPTION 866-8757917 FL	35.00
11/06	11/06	24789309PHH3ZAFM4	NEWSPAPER SUBSCRIPTION 866-8757917 FL	35.00
11/07	11/07	24492159PLS14SRXV	BLUE WAVE PRINTING AND DI8003198184 CT	135.37
11/25	11/25	2469216A92Y061JRD	CBI*FLIPPINGBOOK LTD. 800-799-9570 IL	128.52

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
10.00	0.00	01/02/20	58.46	XXXX XXXX XXXX

PLEASE WRITE IN
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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:
12/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$0.00	Number of days in billing cycle	30
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	1,330.08	Available credit	1,169.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	01/02/20
Balance 12/05/19	\$1,330.08	NEW MINIMUM PAYMENT DUE	66.00

Contact Information

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Page 1 of 2

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
11/08	11/08	24013399S019Z5WMF	HILTON GREENVILLE GREENVILLE SC	551.04
11/08	11/08	24013399S019Z5WS4	HILTON GREENVILLE GREENVILLE SC	551.04
11/22	11/22	2449398A661QP1R83	DOMAIN LISTINGS LLC 7029980222 NV	228.00

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%

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



405301330005608300006600001330087

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
66.00	0.00	01/02/20	1,330.08	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

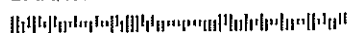
\$

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.

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