



PO Box 2360
Omaha NE 68103-2360



Name,
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
10/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$1,898.43	Number of days in billing cycle	30
Payments and credits	39.00	Credit limit	2,500.00
Purchase and adjustments less refunds	94.00	Available credit	523.00
Cash advances	0.00	Available cash line	523.00
FINANCE CHARGES	23.11	Payment due date	11/02/19
Balance 10/05/19	\$1,976.54	NEW MINIMUM PAYMENT DUE	183.00

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
09/19	09/19	F39390086000BL262	REFUND OF LATE FEES	39.00-
10/03	10/03	24137468M00ZTRX9M	USPS PO 4504600655 BARNWELL SC	55.00
10/05	10/05	*FINANCE CHARGE*	PURCHASES \$23.11 CASH ADVANCE \$0.00	23.11
09/15	09/15		LATE FEE	39.00

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

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.228	14.74	1,881.83	23.11
Cash Advances	1.978	23.74	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$23.11

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$23.11

ANNUAL PERCENTAGE RATE: 14.740%

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

405301330039004500018300001976548

INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
183.00	85.00	11/02/19	1,976.54	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$

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

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001

|||||

BARNWELL DISTRICT 45
770 HAGOOD AVE
BARNWELL SC 29812-1916

|||||

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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PO Box 2360
Omaha NE 68103-2360



Name: BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
10/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$2,031.67	Number of days in billing cycle	30
Payments and credits	260.61	Credit limit	2,500.00
Purchase and adjustments less refunds	480.24	Available credit	222.00
Cash advances	0.00	Available cash line	222.00
FINANCE CHARGES	26.12	Payment due date	11/02/19
Balance 10/05/19	\$2,277.42	NEW MINIMUM PAYMENT DUE	113.00

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
09/16	09/16	247554284MA96PT4T	SCSBA ONLINE 803-7996607 SC	25.00
09/16	09/16	7411870830164YX6A	PAYMENT - THANK YOU RALEIGH NC	165.48-
09/17	09/17	247554285MA9FX0TG	SCSBA ONLINE 803-7996607 SC	25.00
09/18	09/18	2400958858PWG58ZA	AVAS FLOWERS 877-638-3303 NJ	86.30
09/18	09/18	2405522852M6V9BNQ	THE COUNTRY CUPBOARD BARNWELL SC	23.80
09/18	09/18	244310685BLT3ZJP8	FLOWERS BY JERRY 507-289-3967 MN	95.13
09/18	09/18	744310685BLT3ZJSG	FLOWERS BY JERRY ROCHESTER MN CREDIT	95.13-
09/18	09/18	2471705864PEKN3Y0	TLF*DEVINS FLOWERS AND GI803-5310220 SC	74.85
09/19	09/19	247554287MAA3J2BZ	SCSBA ONLINE 803-7996607 SC	25.00
09/24	09/24	24431068B2DZD828X	AMAZON.COM*619QV96R3 AMZN AMZN.COM/BILL WA	21.35
09/24	09/24	24431068Q2DKADVFF	AMAZON.COM*5H9VK2TR3 AMZN AMZN.COM/BILL WA	19.74
09/24	09/24	24692168B2XBBHAXJ	AMZN Mktp US*QO6PL8VO3 Amzn.com/bill WA	28.77
09/25	09/25	24431068Q2E00DB5A	AMAZON.COM*QA3LO7C43 AMZN AMZN.COM/BILL WA	35.11
09/25	09/25	24692168Q2XZ1XX01	AMZN Mktp US*NW6J67TN3 Amzn.com/bill WA	20.19
10/05	10/05	*FINANCE CHARGE*	PURCHASES \$26.12 CASH ADVANCE \$0.00	26.12

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
113.00	0.00	11/02/19	2,277.42	XXXX XXXX XXX

PLEASE WRITE IN
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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



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	1.228	14.74	2,127.20	26.12
Cash Advances	1.978	23.74	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES:	\$26.12
Total Transaction Charges:	\$0.00
Total FINANCE CHARGES:	\$26.12
ANNUAL PERCENTAGE RATE:	14.730%

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PO Box 2360
Omaha NE 68103-2360



Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
10/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$217.76	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	2,279.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	2.67	Payment due date	11/02/19
Balance 10/05/19	\$220.43	NEW MINIMUM PAYMENT DUE	59.00

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
10/05	10/05	*FINANCE CHARGE*	PURCHASES \$2.67 CASH ADVANCE \$0.00	2.67

YOUR ACCOUNT IS PAST DUE. PLEASE REMIT THE
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BEEN MADE, PLEASE DISREGARD THIS NOTICE.

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.228	14.74	217.76	2.67
Cash Advances	1.978	23.74	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$2.67
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$2.67
ANNUAL PERCENTAGE RATE: 14.710%

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
59.00	48.00	11/02/19	220.43	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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PO Box 2360
Omaha NE 68103-2360



Name: BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
10/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$406.00	Number of days in billing cycle	30
Payments and credits	406.00	Credit limit	2,500.00
Purchase and adjustments less refunds	879.38	Available credit	1,464.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	11/02/19
Balance 10/05/19	\$879.38	NEW MINIMUM PAYMENT DUE	43.00

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
09/12	09/12	24001758060H0KY3Q	SLED BACKGROUND CHE 803-771-0131 SC	8.00
09/12	09/12	24001758060H0NV6Y	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/16	09/16	24137468400Y4VDDX	CVS/PHARMACY #07508 BARNWELL SC	38.82
09/17	09/17	24001758560H0GKWP	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/17	09/17	24001758560H0GKZA	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/17	09/17	24001758560H0GL25	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/17	09/17	24001758560H0GL58	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/17	09/17	24001758560H0GNDP	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/17	09/17	24137468500Y17SP0	TRACTOR SUPPLY CO #1708 BARNWELL SC	86.39
09/19	09/19	241374687HEXK19M1	PUBLIX #506 AIKEN SC	110.75
09/19	09/19	2413746885SD387JP	HANSEL & GRETEL S BARNWELL SC	118.77
09/19	09/19	2422638872LR2ELG9	WAL-MART #0514 AIKEN SC	25.74
09/19	09/19	7411870870165QYTV	PAYMENT - THANK YOU RALEIGH NC	406.00
09/23	09/23	24001758B60H0DS0L	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/23	09/23	24001758B60H0GPM6	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/25	09/25	24001758D60H0WW01	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/27	09/27	24137468FEJLGKB3J	ADAMS NURSEY & LANDSCAPIN WILLISTON SC	165.66
09/27	09/27	24137468FEJLGKB98	ADAMS NURSEY & LANDSCAPIN WILLISTON SC	13.25

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
43.00	0.00	11/02/19	879.38	XXXX XXXX XXXX

PLEASE WRITE IN
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



PO Box 2360
Omaha NE 68103-2360

Account
Number: XXXX XXXX XXXX

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
10/02	10/02	24001758L60H0ZWXH	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/02	10/02	24001758L60H04DBB	SLED BACKGROUND CHE 803-771-0131 SC	26.00
10/02	10/02	24001758L60H04DQ3	SLED BACKGROUND CHE 803-771-0131 SC	26.00

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.228	14.74	0.00	0.00
Cash Advances	1.978	23.74	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:
10/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$5,522.46	Number of days in billing cycle	30
Payments and credits	0.00	Credit limit	7,500.00
Purchase and adjustments less refunds	633.73	Available credit	1,265.00
Cash advances	0.00	Available cash line	1,265.00
FINANCE CHARGES	70.49	Payment due date	11/02/19
Balance 10/05/19	\$6,226.68	NEW MINIMUM PAYMENT DUE	587.00

Contact Information

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Page 1 of 2

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
09/18	09/18	244450086BLJRGZ0A	WM SUPERCENTER #4487 AIKEN SC	34.93
09/26	09/26	24164078E31TQVX53	STAPLES 00108449 AIKEN SC	558.90
09/28	09/28	24445008GBLK28N8K	WM SUPERCENTER #4487 AIKEN SC	39.90
10/05	10/05	*FINANCE CHARGE*	PURCHASES \$70.49 CASH ADVANCE \$0.00	70.49

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BEEN MADE, PLEASE DISREGARD THIS NOTICE.

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.228	14.74	5,740.35	70.49
Cash Advances	1.978	23.74	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$70.49

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$70.49

ANNUAL PERCENTAGE RATE: 14.730%

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PO Box 2360
Omaha NE 68103-2360

405301863950178200058700006226685

INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
587.00	276.00	11/02/19	6,226.68	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
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\$.

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HOW TO AVOID PAYING INTEREST ON PURCHASES AND BALANCE TRANSFERS

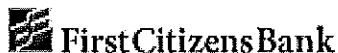
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CALCULATION OF AVERAGE DAILY BALANCE(S)

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Name: BARNWELL DISTRICT 45

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
10/05/19

Account
Number: XXXX XXXX XXXX ;

Account Summary

Beginning balance	\$1,111.06	Number of days in billing cycle	30
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	150.58	Available credit	1,224.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	14.20	Payment due date	11/02/19
Balance 10/05/19	\$1,275.84	NEW MINIMUM PAYMENT DUE	118.00

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
09/27	09/27	24000978GAHAHFYPN	MEETING ON MAIN 803-2664900 SC	150.58
10/05	10/05	*FINANCE CHARGE*	PURCHASES \$14.20 CASH ADVANCE \$0.00	14.20

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	1.228	14.74	1,156.23	14.20
Cash Advances	1.978	23.74	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$14.20

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$14.20

ANNUAL PERCENTAGE RATE: 14.740%

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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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
118.00	55.00	11/02/19	1,275.84	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT
AS OF THE DATE OF RECEIPT, WE MUST RECEIVE THIS PORTION OF THIS
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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

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at the address shown on the front of this statement following "Send Inquiries to:", or call us at the telephone number shown on the front of this statement. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

HOW TO AVOID PAYING INTEREST ON PURCHASES AND BALANCE TRANSFERS

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O1AG1136 - 1 - 08/29/17



Name: BARNWELL DISTRICT 45

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
10/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$207.35	Number of days in billing cycle	30
Payments and credits	7.08	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	2.46	Payment due date	11/02/19
Balance 10/05/19	\$202.73	NEW MINIMUM PAYMENT DUE	46.92

Contact Information

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Page 1 of 2

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
09/06	09/06	74118707W016511A9	PAYMENT - THANK YOU RALEIGH NC	7.08-
10/05	10/05	*FINANCE CHARGE*	PURCHASES \$2.46 CASH ADVANCE \$0.00	2.46

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	1.228	14.74	200.27	2.46
Cash Advances	1.978	23.74	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$2.46
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$2.46
ANNUAL PERCENTAGE RATE: 14.740%

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
46.92	36.92	11/02/19	202.73	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



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:
10/05/19

Account
Number: XXXX XXXX XXX

Account Summary

Beginning balance	\$1,984.54	Number of days in billing cycle	30
Payments and credits	434.47	Credit limit	2,500.00
Purchase and adjustments less refunds	954.66	Available credit	28.00-
Cash advances	0.00	Available cash line	0.00
FINANCE CHARGES	24.09	Payment due date	11/02/19
Balance 10/05/19	\$2,528.82	NEW MINIMUM PAYMENT DUE	154.82

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
09/04	09/06	24610437R09FBJ9TA	HOMEDPOT.COM 800-430-3376 GA	109.84
09/06	09/06	74118707W016511QJ	PAYMENT - THANK YOU RALEIGH NC	434.47-
09/16	09/16	244450084HESZVVHS	Dollar Tree, Inc. 877-530-8733 VA	240.36
09/24	09/24	24492158BS12PDL7R	PAYPAL *USFLAGSTORE 402-935-7733 CA	55.48
09/25	09/25	24760628DB1WWJA9G	LOW COUNTRY HEALTH C FAIRFAX SC	20.00
09/27	09/27	24445008F00JG4NDY	DOLLARTREE BARNWELL SC	60.96
09/30	09/30	24431068JRQEQQWEA	BOOKS A MILLION 578 LEXINGTON SC	468.02
10/05	10/05	*FINANCE CHARGE*	PURCHASES \$24.09 CASH ADVANCE \$0.00	24.09

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

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
154.82	0.00	11/02/19	2,528.82	XXXX XXXX XXX

PLEASE WRITE IN
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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PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

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

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.228	14.74	1,961.56	24.09
Cash Advances	1.978	23.74	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$24.09

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$24.09

ANNUAL PERCENTAGE RATE: 14.740%

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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O1AG1136 - 1 - 08/29/17



PO Box 2360
Omaha NE 68103-2360



Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
10/05/19

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	461.21	Available credit	2,038.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	11/02/19
Balance 10/05/19	\$461.21	NEW MINIMUM PAYMENT DUE	23.00

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
09/17	09/17	242263885BLH1D7XM	WAL-MART #0795 BARNWELL SC	57.82
09/18	09/18	240133986028Q07H3	HARDEES 3051 BARNWELL SC	83.43
09/18	09/18	2490641852A8L3XY0	DNH*GODADDY.COM 480-5058855 AZ	159.98
09/21	09/21	2490641882ADD5E5T	DNH*GODADDY.COM 480-5058855 AZ	159.98

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.228	14.74	0.00	0.00
Cash Advances	1.978	23.74	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
23.00	0.00	11/02/19	461.21	XXXX XXXX XXXX

PLEASE WRITE IN
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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:
10/05/19

Account
Number: XXXX XXXX XXXX ~

Account Summary

Beginning balance	\$1,932.74	Number of days in billing cycle	30
Payments and credits	538.26	Credit limit	2,500.00
Purchase and adjustments less refunds	510.78	Available credit	574.00
Cash advances	0.00	Available cash line	574.00
FINANCE CHARGES	20.41	Payment due date	11/02/19
Balance 10/05/19	\$1,925.67	NEW MINIMUM PAYMENT DUE	96.00

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
09/06	09/06	74118707W016511Q2	PAIDMENT - THANK YOU RALEIGH NC	538.26-
09/08	09/08	24692167V2X6719SK	STU*STUMPS 800-348-5084 IN	118.98
09/13	09/13	244450081BLJSNATA	WM SUPERCENTER #795 BARNWELL SC	28.89
09/17	09/17	244273384LYR7W1HZ	BARNWELL IGA BARWELL SC	8.07
09/19	09/19	24137468700YFHX9A	USPS PO 4504600655 BARNWELL SC	13.70
09/23	09/23	24493988A0D17FZLK	BAUDVILLE INC. 800-728-0888 MI	81.32
09/26	09/26	24412958D0T2ZTBAD	PITSCO INC SCO.COM KS	259.82
10/05	10/05	*FINANCE CHARGE*	PURCHASES \$20.41 CASH ADVANCE \$0.00	20.41

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.228	14.74	1,662.39	20.41
Cash Advances	1.978	23.74	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$20.41

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$20.41

ANNUAL PERCENTAGE RATE: 14.730%

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
96.00	0.00	11/02/19	1,925.67	XXXX XXXX XXXX

PLEASE WRITE IN
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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Name

DAKNWELL DISTRICT 45

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
10/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$2,168.79	Number of days in billing cycle	30
Payments and credits	2,168.79	Credit limit	2,500.00
Purchase and adjustments less refunds	535.95	Available credit	1,964.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	11/02/19
Balance 10/05/19	\$535.95	NEW MINIMUM PAYMENT DUE	26.00

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
09/04	09/06	24692167R2XWNSPVX	LOWES #00639* AIKEN SC	130.55
09/04	09/06	24692167R2XWNSPV5	LOWES #00639* AIKEN SC	105.19
09/06	09/06	74118707W016511BJ	PAYMENT - THANK YOU RALEIGH NC	792.19
09/19	09/19	7411870870165QYSB	PAYMENT - THANK YOU RALEIGH NC	1,376.60
09/26	09/26	24692168D2XTW82D3	SQ *WILLIAMS FARM & GARDE Barnwell SC	10.30
10/01	10/01	24692168J2XYGK975	SQ *WILLIAMS FARM & GARDE Barnwell SC	9.71
10/03	10/03	24431058LRQEB2RT4	NAPA AUTO PARTS 0020619 BARNWELL SC	280.20

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.228	14.74	0.00	0.00
Cash Advances	1.978	23.74	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



405301851058642300002600000535959

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
26.00	0.00	11/02/19	535.95	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

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O1AG1136 - 1 - 08/29/17



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Name: BARNWELL DISTRICT 43

Billing Cycle
Closing Date:
10/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$3,050.13	Number of days in billing cycle	30
Payments and credits	787.93	Credit limit	5,000.00
Purchase and adjustments less refunds	472.71	Available credit	2,235.00
Cash advances	0.00	Available cash line	1,500.00
FINANCE CHARGES	30.01	Payment due date	11/02/19
Balance 10/05/19	\$2,764.92	NEW MINIMUM PAYMENT DUE	138.00

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
09/06	09/06	74118707W016511AT	PAYMENT - THANK YOU RALEIGH NC	787.93-
09/23	09/23	24427338ALYR7MTAE	BARNWELL IGA BARWELL SC	119.59
09/25	09/25	24692168Q2XXNB205	VISTAPR*VistaPrint.com 866-8936743 MA	353.12
10/05	10/05	*FINANCE CHARGE*	PURCHASES \$30.01 CASH ADVANCE \$0.00	30.01

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.228	14.74	2,443.49	30.01
Cash Advances	1.978	23.74	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$30.01

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$30.01

ANNUAL PERCENTAGE RATE: 14.740%

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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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
138.00	0.00	11/02/19	2,764.92	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.

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CHARLOTTE NC 28263-3001



BARNWELL DISTRICT 43
770 HAGOOD AVE
BARNWELL SC 29812-1916



LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

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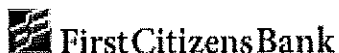
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O!AG1136 - 1 - 08/29/17



PO Box 2360
Omaha NE 68103-2360



Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
10/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$783.44	Number of days in billing cycle	30
Payments and credits	783.44	Credit limit	2,500.00
Purchase and adjustments less refunds	34.36	Available credit	2,465.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	11/02/19
Balance 10/05/19	\$34.36	NEW MINIMUM PAYMENT DUE	10.00

Contact Information

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

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

Page 1 of 2

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
09/05	09/06	24445007T2X6SAA4Q	DOLLAR GENERAL #17558 HILDA SC	20.52
09/12	09/12	24427337ZLYRKNNH7	MCDONALD'S F4768 BARNWELL SC	13.84
09/19	09/19	7411870870165QYT2	PAYMENT - THANK YOU RALEIGH NC	783.44-

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.228	14.74	0.00	0.00
Cash Advances	1.978	23.74	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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405301886513710300001000000034361

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	11/02/19	34.36	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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PO Box 2360
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Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
10/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$1,162.12	Number of days in billing cycle	30
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	103.76	Available credit	1,219.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	14.88	Payment due date	11/02/19
Balance 10/05/19	\$1,280.76	NEW MINIMUM PAYMENT DUE	173.00

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
09/13	09/13	2469216802X4HK8J7	AMZN Mktg US*Y890Z3TX3 Amzn.com/bill WA	64.76
10/05	10/05	*FINANCE CHARGE*	PURCHASES \$14.88 CASH ADVANCE \$0.00	14.88
09/15	09/15		LATE FEE	39.00

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

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.228	14.74	1,211.76	14.88
Cash Advances	1.978	23.74	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$14.88

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$14.88

ANNUAL PERCENTAGE RATE: 14.730%

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
173.00	107.00	11/02/19	1,280.76	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$

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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

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O1AG1136 - 1 - 08/29/17



PO Box 2360
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Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
10/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$977.03	Number of days in billing cycle	30
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	331.23	Available credit	1,012.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	14.25	Payment due date	11/02/19
Balance 10/05/19	\$1,322.51	NEW MINIMUM PAYMENT DUE	114.00

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
09/15	09/15	2469216822XV36F2Z	GIH*GLOBALINDUSTRIALEQ 800-645-2986 FL	57.24
09/17	09/17	2405523842DYLHWSN	WALMART.COM 8009666546 800-966-6546 AR	21.54
09/19	09/19	2413746885SD3853L	HANSEL & GRETEL S 803-450-5074 SC	154.00
09/22	09/22	2405523892DKGT202	WALMART.COM 8009666546 800-966-6546 AR	42.36
09/24	09/24	24164078Q7DM14S6N	SUBWAY 00138859 BARNWELL SC	56.09
10/05	10/05	*FINANCE CHARGE*	PURCHASES \$14.25 CASH ADVANCE \$0.00	14.25

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

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PO Box 2360
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INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
114.00	48.00	11/02/19	1,322.51	XXXX XXXX XXXX

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BARNWELL DISTRICT 45
770 HAGOOD AVE
BARNWELL SC 29812-1916



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PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

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	1.228	14.74	1,160.21	14.25
Cash Advances	1.978	23.74	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$14.25**Total Transaction Charges: \$0.00****Total FINANCE CHARGES: \$14.25****ANNUAL PERCENTAGE RATE: 14.740%**

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

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Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
10/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$211.77	Number of days in billing cycle	30
Payments and credits	211.77	Credit limit	2,500.00
Purchase and adjustments less refunds	451.78	Available credit	242.00-
Cash advances	0.00	Available cash line	0.00
FINANCE CHARGES	0.00	Payment due date	11/02/19
Balance 10/05/19	\$451.78	NEW MINIMUM PAYMENT DUE	22.00

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
09/17	09/17	2475542854E48KGAP	HILTON HOTELS 843-4495000 SC	231.78
09/19	09/19	7411870870165QYW5	PAYMENT - THANK YOU RALEIGH NC	211.77-
09/30	09/30	24755428H7LN89SHZ	SCASBO 803-6087124 SC	220.00

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.228	14.74	0.00	0.00
Cash Advances	1.978	23.74	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$0.00

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$0.00

ANNUAL PERCENTAGE RATE: 0.000%

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INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
22.00	0.00	11/02/19	451.78	XXXX XXXX XXXX

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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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Name: BARNWELL DISTRICT 45

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
10/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$309.00	Number of days in billing cycle	30
Payments and credits	309.00	Credit limit	2,500.00
Purchase and adjustments less refunds	192.77	Available credit	2,307.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	11/02/19
Balance 10/05/19	\$192.77	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
09/20	09/20	24164078731YQ7YYX	QUILL CORPORATION 800-982-3400 SC	17.14
09/20	09/20	24164078731YQ7YZ5	QUILL CORPORATION 800-982-3400 SC	138.47
09/20	09/20	24164078731YQ7Z07	QUILL CORPORATION 800-982-3400 SC	26.19
09/24	09/24	24164078B31YQ7YZK	QUILL CORPORATION 800-982-3400 SC	10.97
09/26	09/26	74118708E0164WD8Z	PAYMENT - THANK YOU RALEIGH NC	309.00-

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.228	14.74	0.00	0.00
Cash Advances	1.978	23.74	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$0.00

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$0.00

ANNUAL PERCENTAGE RATE: 0.000%

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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PO Box 2360
Omaha NE 68103-2360

INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
10.00	0.00	11/02/19	192.77	XXXX XXXX XXX

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

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O1AG1136 - 1 - 08/29/17



Name
BARNWELL DISTRICT 45

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
10/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$759.96	Number of days in billing cycle	30
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	128.52	Available credit	1,601.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	9.91	Payment due date	11/02/19
Balance 10/05/19	\$898.39	NEW MINIMUM PAYMENT DUE	81.00

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
09/25	09/25	24692168Q2X9B3QNW	CBI*FLIPPINGBOOK LTD. 800-799-9570 IL	128.52
10/05	10/05	*FINANCE CHARGE*	PURCHASES \$9.91 CASH ADVANCE \$0.00	9.91

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	1.228	14.74	807.08	9.91
Cash Advances	1.978	23.74	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$9.91

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$9.91

ANNUAL PERCENTAGE RATE: 14.730%

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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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
81.00	37.00	11/02/19	898.39	XXXX XXXX XXXX

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

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

\$.

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001



BARNWELL DISTRICT 45
770 HAGOOD AVE
BARNWELL SC 29812-1916

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PO Box 2360
Omaha NE 68103-2360



Name
BARNWELL DISTRICT 45

Billing Cycle
Closing Date:
10/05/19

Account
Number: XXXX XXXX XXXX

Account Summary

Beginning balance	\$1,816.54	Number of days in billing cycle	30
Payments and credits	1,816.54	Credit limit	2,500.00
Purchase and adjustments less refunds	835.36	Available credit	1,664.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	11/02/19
Balance 10/05/19	\$835.36	NEW MINIMUM PAYMENT DUE	41.00

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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
09/11	09/11	24610437Z09FARP4J	HOMEDPOT.COM 800-430-3376 GA	322.92
09/19	09/19	7411870870165QYSV	PAYMENT - THANK YOU RALEIGH NC	1,816.54
09/23	09/23	24492158AS121N3FY	JMAC SUPPLY 516-812-0917 NY	261.25
09/25	09/25	24492158QJHTPPRG2	BAILEY, JOHN CVENT.COM VA	100.00
09/25	09/25	24755428D4E6PLA11	EMBASSY SUITES 843-4490006 SC	151.19

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.228	14.74	0.00	0.00
Cash Advances	1.978	23.74	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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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
41.00	0.00	11/02/19	835.36	XXXX XXXX XXXX

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AMOUNT OF
PAYMENT ENCLOSED

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