



Name: BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX

## Account Summary

Beginning balance	\$606.35	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	1,270.72	Available credit	601.00
Cash advances	0.00	Available cash line	601.00
FINANCE CHARGES	21.36	Payment due date	10/02/19
Balance 09/05/19	\$1,898.43	NEW MINIMUM PAYMENT DUE	124.00

### 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
08/07	08/07	24431066V2DZ0YN5R	AMAZON.COM*MA6VJ16P1 AMZN AMZN.COM/BILL WA	41.88
08/07	08/07	24692166V2XFELJG	AMZN Mktp US*MA2TK97V2 Amzn.com/bill WA	35.24
08/07	08/07	24692166V2XHEZ4MP	AMZN Mktp US*MA3HB77W2 Amzn.com/bill WA	78.80
08/08	08/08	24692166W2XLMS177	ROCHESTER 100, INC 585-475-0200 NY	742.50
08/08	08/08	24692166W2XTXYZGZ	AMZN Mktp US*MA5XL7601 Amzn.com/bill WA	27.97
08/09	08/09	24692166X2XQFDE04	VISTAPR*VistaPrint.com 866-8936743 MA	150.03
08/17	08/17	2443106752DYMPR50	AMAZON.COM*MA5E73K80 AMZN AMZN.COM/BILL WA	75.58
08/18	08/18	2469216762XV64J8P	AMZN Mktp US*MO9XS9FV1 Amzn.com/bill WA	43.19
08/19	08/19	242263878BLH08AXG	WAL-MART #0795 BARNWELL SC	25.53
09/02	09/02	24207857M52TEK54S	SOUTH CAROLINA ASSOCIATIO803-4923025 SC	50.00
09/05	09/05	*FINANCE CHARGE*	PURCHASES \$21.36 CASH ADVANCE \$0.00	21.36

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

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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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
124.00	30.00	10/02/19	1,898.43	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

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\$ .

PLEASE DETACH AND ENCLOSE  
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK  
PO BOX 63001  
CHARLOTTE NC 28263-3001

**Bibliography:**

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	1.249	14.99	1,710.02	21.36
Cash Advances	1.999	23.99	0.00	0.00

\* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$21.36

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$21.36

ANNUAL PERCENTAGE RATE: 14.990%

#### **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)**

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#### **CALCULATION OF YOUR INTEREST CHARGE**

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PO Box 2360  
Omaha NE 68103-2360



Name  
BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$165.48	Number of days in billing cycle	31
Payments and credits	620.47	Credit limit	2,500.00
Purchase and adjustments less refunds	2,486.66	Available credit	468.00
Cash advances	0.00	Available cash line	468.00
FINANCE CHARGES	0.00	Payment due date	10/02/19
Balance 09/05/19	\$2,031.67	NEW MINIMUM PAYMENT DUE	101.00

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#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/08	08/08	24204296W005HAHFM	Weebly 844-4933259 CA	155.52
08/14	08/14	2475542734DS69KAA	HILTON HOTELS 843-4495000 SC	620.47
08/14	08/14	7475542734DS69KJF	HILTON HOTELS MYRTLE BEACH SC CREDIT	620.47-
08/16	08/16	2416407757DLB7L4F	SUBWAY 00138859 BARNWELL SC	250.67
08/16	08/16	244921574RVKPAGYJ	SQ *FRYEBABYS CONCE BARNWELL SC	960.00
08/26	08/26	24639237FS66LAT6Y	SOUTH CAROLINA ASSOCIATIO803-7988380 SC	150.00
08/26	08/26	24755427FMA2XW33H	SCSBA ONLINE 803-7996607 SC	25.00
08/26	08/26	24755427FMA2XW34J	SCSBA ONLINE 803-7996607 SC	150.00
08/26	08/26	24755427FMA2XW352	SCSBA ONLINE 803-7996607 SC	25.00
08/27	08/27	24755427G3VA3THD8	SCSBA ONLINE 803-7996607 SC	150.00

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
101.00	0.00	10/02/19	2,031.67	XXXX XXXX XXXX

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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

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.249	14.99	0.00	0.00
Cash Advances	1.999	23.99	0.00	0.00

\* Periodic Rate May Vary.

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

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Name BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$1,071.39	Number of days in billing cycle	31
Payments and credits	965.61	Credit limit	2,500.00
Purchase and adjustments less refunds	104.17	Available credit	2,282.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	7.81	Payment due date	10/02/19
Balance 09/05/19	\$217.76	NEW MINIMUM PAYMENT DUE	48.00

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#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/22	08/22	74118707B0165EQ0V	PAYMENT - THANK YOU RALEIGH NC	965.61-
08/27	08/27	24270747FS66K96XP	VAUGHN ELECTRONICS BAMBERG SC	65.17
09/05	09/05	*FINANCE CHARGE*	PURCHASES \$7.81 CASH ADVANCE \$0.00	7.81
08/15	08/15		LATE FEE	39.00

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.249	14.99	625.18	7.81
Cash Advances	1.999	23.99	0.00	0.00

\* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$7.81

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$7.81

ANNUAL PERCENTAGE RATE: 14.990%

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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Omaha NE 68103-2360

INDICATE CHANGE OF ADDRESS  
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
48.00	0.00	10/02/19	217.76	XXXX XXXX XXXX

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\$ .

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BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916





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PO Box 2360  
Omaha NE 68103-2360



Name:  
BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$393.52	Number of days in billing cycle	31
Payments and credits	393.52	Credit limit	2,500.00
Purchase and adjustments less refunds	406.00	Available credit	2,094.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	10/02/19
Balance 09/05/19	\$406.00	NEW MINIMUM PAYMENT DUE	20.00

#### 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
08/07	08/07	24001756W60H0DXTP	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/07	08/07	24001756W60H0GKPS	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/07	08/07	24001756W60H0GKP1	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/07	08/07	24001756W60H0GKP9	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/12	08/12	24001757160H0AGPA	SLED BACKGROUND CHE 803-771-0131 SC	8.00
08/12	08/12	24001757160H0AGRW	SLED BACKGROUND CHE 803-771-0131 SC	8.00
08/21	08/21	24001757A60H0S13Q	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/21	08/21	24001757A60H0WYVV	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/21	08/21	24001757A60H0WZ0G	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/21	08/21	24001757A60H0WZ6K	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/25	08/25	24001757E60H0GLHW	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/25	08/25	24001757E60H0GLH4	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/25	08/25	24001757E60H0GLJ4	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/29	08/29	74118707J0164Z6GJ	PAYMENT - THANK YOU RALEIGH NC	393.52-
08/30	08/30	24001757K60H0DXVW	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/30	08/30	24001757K60H0GP7S	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/03	09/03	24001757P60H0ZWTS	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/03	09/03	24001757P60H0ZYND	SLED BACKGROUND CHE 803-771-0131 SC	26.00

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
20.00	0.00	10/02/19	406.00	XXXX XXXX XXXX

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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 68103-2360Account  
Number: XXXX XXXX XXXX

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.249	14.99	0.00	0.00
Cash Advances	1.999	23.99	0.00	0.00

\* Periodic Rate May Vary.

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



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Name:

BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX

## Account Summary

Beginning balance	\$41.00	Number of days in billing cycle	31
Payments and credits	40.00	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	10/02/19
Balance 09/05/19	\$1.00	NEW MINIMUM PAYMENT DUE	1.00

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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
08/08	08/08	74118706X01657SE1	PAYMENT - THANK YOU	RALEIGH	NC	40.00-

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.249	14.99	0.00	0.00
Cash Advances	1.999	23.99	0.00	0.00

\* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES:	\$0.00
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Total Transaction Charges:	\$0.00
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Total FINANCE CHARGES: \$0.00

ANNUAL PERCENTAGE RATE: 0.000%

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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Omaha NE 68103-2360

INDICATE CHANGE OF ADDRESS  
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
1.00	0.00	10/02/19	1.00	XXXX XXXX XXXX

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**I<sub>1</sub>I<sub>2</sub>I<sub>3</sub>I<sub>4</sub>I<sub>5</sub>I<sub>6</sub>I<sub>7</sub>I<sub>8</sub>I<sub>9</sub>I<sub>10</sub>I<sub>11</sub>I<sub>12</sub>I<sub>13</sub>I<sub>14</sub>I<sub>15</sub>I<sub>16</sub>I<sub>17</sub>I<sub>18</sub>I<sub>19</sub>I<sub>20</sub>**

BARNWELL DISTRICT 45  
770 HAGOOD AVE  
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PO Box 2360  
Omaha NE 68103-2360



Name:  
BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$1,609.50	Number of days in billing cycle	31
Payments and credits	1,589.32	Credit limit	7,500.00
Purchase and adjustments less refunds	5,459.01	Available credit	1,977.00
Cash advances	0.00	Available cash line	1,977.00
FINANCE CHARGES	43.27	Payment due date	10/02/19
Balance 09/05/19	\$5,522.46	NEW MINIMUM PAYMENT DUE	276.00

#### 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
08/07	08/07	24164076W31TQTFDG	STAPLES 00108449 AIKEN SC	32.34
08/08	08/08	74118706X01657SEG	PAYMENT - THANK YOU RALEIGH NC	1,589.32-
08/09	08/09	24431066Y037R38HJ	RED LOBSTER 0540 AIKEN SC	39.56
08/14	08/14	2437735740000BXXP	PAW*TNT PRINTWEAR BARNWELL SC	2,891.68
08/15	08/15	24377357400018JK3	PAW*TNT PRINTWEAR BARNWELL SC	73.97
08/16	08/16	244921574MHDNL4VT	SQ *PALMETTO PARTY 877-417-4551 SC	749.00
08/23	08/23	24377357Q0001ARHY	PAW*TNT PRINTWEAR BARNWELL SC	73.41
08/25	08/25	24755427EMA2VV2W4	HILTON GARDEN INN 843-3089330 SC	494.58
08/25	08/25	24755427EMA2VV3BV	HILTON GARDEN INN 843-3089330 SC	249.47
08/28	08/28	24760627G6N6H7T74	WALKER'S CAROLINA BAR - B NEW ELLENTON SC	855.00
09/05	09/05	*FINANCE CHARGE*	PURCHASES \$43.27 CASH ADVANCE \$0.00	43.27

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
276.00	0.00	10/02/19	5,522.46	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

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	1.249	14.99	3,464.46	43.27
Cash Advances	1.999	23.99	0.00	0.00

\* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$43.27

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$43.27

ANNUAL PERCENTAGE RATE: 14.990%

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Omaha NE 68103-2360



Name  
BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$0.00	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	1,111.06	Available credit	1,388.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	10/02/19
Balance 09/05/19	\$1,111.06	NEW MINIMUM PAYMENT DUE	55.00

#### Contact Information

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Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/20	08/20	2443106792DL4JQLL	AMAZON.COM*MO1ZC83S1 AMZN AMZN.COM/BILL WA	5.71
08/20	08/20	2469216782XEX6MZH	AMZN Mkt US*MA8YU5IO0 Amzn.com/bill WA	313.32
08/23	08/23	24692167B2XWAB8E8	AMZN Mkt US*MO0RP9AY1 Amzn.com/bill WA	738.36
08/23	08/23	24692167B2X5DTZ74	AMZN Mkt US*MO23Y0PJ2 Amzn.com/bill WA	53.67

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.249	14.99	0.00	0.00
Cash Advances	1.999	23.99	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
55.00	0.00	10/02/19	1,111.06	XXXX XXXX XXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$ .

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BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916



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Name  
BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$564.20	Number of days in billing cycle	31
Payments and credits	400.00	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	4.15	Payment due date	10/02/19
Balance 09/05/19	\$207.35	NEW MINIMUM PAYMENT DUE	44.00

#### Contact Information

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

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

Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/19	08/19	74118707801652ZEL	PAYMENT - THANK YOU RALEIGH NC	400.00-
09/05	09/05	*FINANCE CHARGE*	PURCHASES \$4.15 CASH ADVANCE \$0.00	4.15
08/15	08/15		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	1.249	14.99	331.94	4.15
Cash Advances	1.999	23.99	0.00	0.00

\* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$4.15  
Total Transaction Charges: \$0.00  
Total FINANCE CHARGES: \$4.15  
ANNUAL PERCENTAGE RATE: 15.000%

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
44.00	0.00	10/02/19	207.35	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

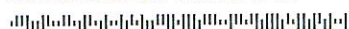
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BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916





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PO Box 2360  
Omaha NE 68103-2360



Name  
BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$2,008.37	Number of days in billing cycle	31
Payments and credits	1,703.50	Credit limit	2,500.00
Purchase and adjustments less refunds	1,659.84	Available credit	515.00
Cash advances	0.00	Available cash line	515.00
FINANCE CHARGES	19.83	Payment due date	10/02/19
Balance 09/05/19	\$1,984.54	NEW MINIMUM PAYMENT DUE	99.00

#### 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
08/13	08/13	244921571LS9K64VR	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	4.75
08/14	08/14	2400097732N7T731R	MR. B'S 803-2595071 SC	60.97
08/15	08/15	241374674EJ77A112	ADAMS NURSEY & LANDSCAPIN WILLISTON SC	23.74
08/15	08/15	242263874BLGYHF76	WAL-MART #0795 BARNWELL SC	23.75
08/15	08/15	2444500742X6VH00R	DOLLAR-GENERAL #2640 BARNWELL SC	4.32
08/15	08/15	24906417328K19BNH	BLN*TOPVIEWSOFT 866-3127733 MA	32.18
08/22	08/22	24445007B00J3Z5XS	DOLLARTREE BARNWELL SC	151.50
08/22	08/22	74118707B0165EBZ2	PAYMENT - THANK YOU RALEIGH NC	1,703.50-
08/28	08/28	24692167G2Y1R8L59	TFS*FISHERSCI ECOM CHI 800-766-7000 IL	472.70
08/31	08/31	24431067K2DAVBM5N	TARGET.COM * 800-591-3869 MN	64.79
08/31	08/31	24431067K2DAW6DYG	TARGET.COM * 800-591-3869 MN	61.53
09/03	09/03	24055237N2DL18M4L	WALMART.COM 8009666546 800-966-6546 AR	341.28
09/04	09/04	24692167P2XERKMW0	VISTAPR*VistaPrint.com 866-8936743 MA	418.33
09/05	09/05	*FINANCE CHARGE*	PURCHASES \$19.83 CASH ADVANCE \$0.00	19.83

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
99.00	0.00	10/02/19	1,984.54	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

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.249	14.99	1,587.62	19.83
Cash Advances	1.999	23.99	0.00	0.00

\* Periodic Rate May Vary.

<b>Total Periodic FINANCE CHARGES:</b>	<b>\$19.83</b>
<b>Total Transaction Charges:</b>	<b>\$0.00</b>
<b>Total FINANCE CHARGES:</b>	<b>\$19.83</b>
<b>ANNUAL PERCENTAGE RATE:</b>	<b>14.990%</b>



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Name BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$2,295.24	Number of days in billing cycle	31
Payments and credits	2,295.24	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	10/02/19
Balance 09/05/19	\$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
08/22	08/22	74118707B0165EQ1M	PAYMENT - THANK YOU RALEIGH NC	2,295.24-

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.249	14.99	0.00	0.00
Cash Advances	1.999	23.99	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  
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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
0.00	0.00	10/02/19	0.00	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$ .

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#### **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:  
09/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$538.26	Number of days in billing cycle	31
Payments and credits	531.64	Credit limit	2,500.00
Purchase and adjustments less refunds	1,908.99	Available credit	449.00
Cash advances	0.00	Available cash line	449.00
FINANCE CHARGES	17.13	Payment due date	10/02/19
Balance 09/05/19	\$1,932.74	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 3

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/06	08/06	24445006V00JDLYSB	DOLLARTREE BARNWELL SC	23.48
08/06	08/06	24639236SS66LGWDK	ACP DIRECT 800-2388009 TX	281.45
08/07	08/07	24055226V2M6MJ8ER	THE COUNTRY CUPBOARD BARNWELL SC	26.37
08/08	08/08	24207856X4S7AT7VL	CAROLS FLORIST BARNWELL SC	91.80
08/08	08/08	24717056X4P2EH1A4	TLF*THE IVY COTTAGE INC 803-6430535 SC	89.64
08/12	08/12	244450071BLJWAMEE	WM SUPERCENTER #795 BARNWELL SC	139.80
08/13	08/13	2420785724Y1GKZX5	CAROLS FLORIST BARNWELL SC	86.40
08/13	08/13	7471705724P3SK5A6	TLF*THE IVY COTTAGE INC AIKEN SC CREDIT	89.64-
08/23	08/23	24137467B8PY0W6R6	JUNIOR LIBRARY GUILD 614-873-7635 OH	33.00
08/26	08/26	24492157ES0XLZ4YW	PAYPAL *SMSOPTICAL 402-935-7733 CA	442.00
08/26	08/26	74492157ES0Y6ZFY9	PAYPAL *SMSOPTICAL 40293577 CREDIT	442.00-
08/27	08/27	24323007FJGA8Z6DN	PHYSICAL EDUCATION EQUIP 419-726-8122 OH	68.14
08/27	08/27	24431067F2DKB9PXP	AMAZON.COM*MO1RM2Z40 AMZN AMZN.COM/BILL WA	191.97
08/27	08/27	24431067F2DKSPHD4	AMAZON.COM*MO0X03ZQ0 AMZN AMZN.COM/BILL WA	266.00
08/28	08/28	24445007HBLJW74T6	WM SUPERCENTER #795 BARNWELL SC	112.90
09/03	09/03	24445007PBLJT7D62	WM SUPERCENTER #795 BARNWELL SC	56.04
09/05	09/05	*FINANCE CHARGE*	PURCHASES \$17.13 CASH ADVANCE \$0.00	17.13

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
96.00	0.00	10/02/19	1,932.74	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$ .

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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



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	1.249	14.99	1,371.49	17.13
Cash Advances	1.999	23.99	0.00	0.00

\* Periodic Rate May Vary.

<b>Total Periodic FINANCE CHARGES:</b>	<b>\$17.13</b>
<b>Total Transaction Charges:</b>	<b>\$0.00</b>
<b>Total FINANCE CHARGES:</b>	<b>\$17.13</b>
<b>ANNUAL PERCENTAGE RATE:</b>	<b>14.990%</b>

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Name:  
BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$792.19	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	1,355.00	Available credit	96.00
Cash advances	0.00	Available cash line	96.00
FINANCE CHARGES	21.60	Payment due date	10/02/19
Balance 09/05/19	\$2,168.79	NEW MINIMUM PAYMENT DUE	147.00

#### 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
08/06	08/06	24226386VBLH4733T	WAL-MART #0795 BARNWELL SC	21.57
08/14	08/14	2469216732Y1V3SEB	LOWES #00639* AIKEN SC	128.52
08/14	08/14	2469216732Y1V3SE3	LOWES #00639* AIKEN SC	436.06
08/14	08/14	2475542727XJ2EJ4Q	MAHURONS BUILDING SUPPLY WILLISTON SC	246.22
08/14	08/14	247554273M9ZBR22E	SCSBA ONLINE 803-7996607 SC	150.00
08/15	08/15	2469216742XJ79E45	LOWES #00559* ORANGEBURG SC	213.72
08/27	08/27	24610437G09FJRZRK	THE HOME DEPOT #1117 AIKEN SC	158.91
09/05	09/05	*FINANCE CHARGE*	PURCHASES \$21.60 CASH ADVANCE \$0.00	21.60

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

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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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
147.00	39.00	10/02/19	2,168.79	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 68103-2360

Account  
Number: XXXX XXXX XXX

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.249	14.99	1,729.54	21.60
Cash Advances	1.999	23.99	0.00	0.00

\* Periodic Rate May Vary.

<b>Total Periodic FINANCE CHARGES:</b>	<b>\$21.60</b>
<b>Total Transaction Charges:</b>	<b>\$0.00</b>
<b>Total FINANCE CHARGES:</b>	<b>\$21.60</b>
<b>ANNUAL PERCENTAGE RATE:</b>	<b>14.990%</b>

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PO Box 2360  
Omaha NE 68103-2360



Name:  
BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$2,568.04	Number of days in billing cycle	31
Payments and credits	1,327.20	Credit limit	5,000.00
Purchase and adjustments less refunds	1,773.97	Available credit	1,949.00
Cash advances	0.00	Available cash line	1,500.00
FINANCE CHARGES	35.32	Payment due date	10/02/19
Balance 09/05/19	\$3,050.13	NEW MINIMUM PAYMENT DUE	152.00

#### 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
08/07	08/07	24164076V2LR7B9K3	TARGET 00013102 AIKEN SC	24.83
08/07	08/07	24692166V2XG0P658	Amazon.com*MA9960XP0 Amzn.com/bill WA	193.49
08/12	08/12	24164077131TAK42P	STAPLES 00108449 AIKEN SC	179.10
08/12	08/12	2443106702DKZ823M	AMAZON.COM*MA2WL08F0 AMZN AMZN.COM/BILL WA	17.85
08/13	08/13	24164077231TQTRLG	STAPLES 00108449 AIKEN SC	249.86
08/13	08/13	2443106722DK7DA5R	AMAZON.COM*MA65R2R11 AMZN AMZN.COM/BILL WA	28.26
08/14	08/14	2443106722DAMNA3F	TARGET.COM * 800-591-3869 MN	22.66
08/14	08/14	2444500732X7F7BM3	DOLLAR-GENERAL #3783 WILLISTON SC	99.04
08/15	08/15	24164077431TQTXNL	STAPLES 00108449 AIKEN SC	161.68
08/15	08/15	244273373LYR3X8DV	PIGGLY WIGGLY #116 NEESES SC	34.07
08/22	08/22	74118707B0165EBZJ	PAYMENT - THANK YOU RALEIGH NC	1,327.20-
08/27	08/27	24445007GHESZ6GDF	5686 Dominos Pizza 704-657-0786 SC	101.48
09/03	09/03	24692167N2XXMZLDK	VISTAPR*VistaPrint.com 866-8936743 MA	438.17
09/04	09/04	24431067P2DZKQWWA	AMAZON.COM*MO7UT3MX0 AMZN AMZN.COM/BILL WA	184.48
09/05	09/05	*FINANCE CHARGE*	PURCHASES \$35.32 CASH ADVANCE \$0.00	35.32
08/15	08/15		LATE FEE	39.00

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
152.00	0.00	10/02/19	3,050.13	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$ .

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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



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	1.249	14.99	2,827.52	35.32
Cash Advances	1.999	23.99	0.00	0.00

\* Periodic Rate May Vary.

<b>Total Periodic FINANCE CHARGES:</b>	<b>\$35.32</b>
<b>Total Transaction Charges:</b>	<b>\$0.00</b>
<b>Total FINANCE CHARGES:</b>	<b>\$35.32</b>
<b>ANNUAL PERCENTAGE RATE:</b>	<b>14.990%</b>

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Name: BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$36.36	Number of days in billing cycle	31
Payments and credits	36.36	Credit limit	2,500.00
Purchase and adjustments less refunds	783.44	Available credit	1,696.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	10/02/19
Balance 09/05/19	\$783.44	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 3

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/12	08/12	242263871BLH2WV7L	WAL-MART #0795 BARNWELL SC	20.46
08/13	08/13	242263872BLH0FY0N	WAL-MART #0795 BARNWELL SC	139.82
08/14	08/14	241374673HEZ1BP2S	KRISPY KREME #282 AIKEN SC	31.58
08/14	08/14	2416407737DL3V71D	SUBWAY 00138859 BARNWELL SC	131.97
08/15	08/15	24013397401Z5W04A	HARDEES 3091 WILLISTON SC	30.98
08/18	08/18	242263877BLH3YAE6	WAL-MART #4487 AIKEN SC	121.65
08/18	08/18	2469216762XAFSRJ7	LOWES #00639* AIKEN SC	22.66
08/22	08/22	24445007BBLJV3S9M	WM SUPERCENTER #795 BARNWELL SC	158.80
08/22	08/22	74118707B0165EQ0Q	PAYMENT - THANK YOU RALEIGH NC	36.36-
08/27	08/27	24445007GBLJSS0QK	WM SUPERCENTER #4487 AIKEN SC	125.52

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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Omaha NE 68103-2360

INDICATE CHANGE OF ADDRESS  
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
39.00	0.00	10/02/19	783.44	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
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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

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.249	14.99	0.00	0.00
Cash Advances	1.999	23.99	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



Name  
BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$998.09	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	150.25	Available credit	1,337.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	13.78	Payment due date	10/02/19
Balance 09/05/19	\$1,162.12	NEW MINIMUM PAYMENT DUE	107.00

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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
08/15	08/15	242263874BLGYFEXL	WAL-MART #0795 BARNWELL SC	71.31
08/15	08/15	242263874BLH0M2RF	WAL-MART #0795 BARNWELL SC	23.72
08/16	08/16	244450075BLJY1K2T	WM SUPERCENTER #795 BARNWELL SC	55.22
09/05	09/05	*FINANCE CHARGE*	PURCHASES \$13.78 CASH ADVANCE \$0.00	13.78

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	1.249	14.99	1,102.93	13.78
Cash Advances	1.999	23.99	0.00	0.00

\* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$13.78

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$13.78

ANNUAL PERCENTAGE RATE: 14.990%

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360  
Omaha NE 68103-2360

405301330005768500010700001162129

INDICATE CHANGE OF ADDRESS  
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
107.00	49.00	10/02/19	1,162.12	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**

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

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PO Box 2360  
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Name  
BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$1,515.81	Number of days in billing cycle	31
Payments and credits	1,178.42	Credit limit	2,500.00
Purchase and adjustments less refunds	629.41	Available credit	1,522.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	10.23	Payment due date	10/02/19
Balance 09/05/19	\$977.03	NEW MINIMUM PAYMENT DUE	48.00

#### Contact Information

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Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/12	08/12	2443106712M7AHLK	PIZZA HUT 022501 BARNWELL SC	62.65
08/15	08/15	2449398745S8EVL0J	PETALS BLOOMS 864-369-9156 SC	107.00
08/16	08/16	2469216742XJKHY4A	WILLIAMSON-DICKIE 866-411-1501 TX	369.76
08/27	08/27	24492157FS0YV3932	PP*FLORALSUPPL 402-935-2244 SC	90.00
09/05	09/05	*FINANCE CHARGE*	PURCHASES \$10.23 CASH ADVANCE \$0.00 KATHY WATKINS	10.23
08/08	08/08	74118706X01657SFA	PAYMENT - THANK YOU RALEIGH NC	1,178.42-

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.249	14.99	819.39	10.23
Cash Advances	1.999	23.99	0.00	0.00

\* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$10.23  
Total Transaction Charges: \$0.00  
Total FINANCE CHARGES: \$10.23  
ANNUAL PERCENTAGE RATE: 14.980%

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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405301330035828100004800000977030

INDICATE CHANGE OF ADDRESS  
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
48.00	0.00	10/02/19	977.03	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





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PO Box 2360  
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Name  
BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$0.00	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	211.77	Available credit	2,288.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	10/02/19
Balance 09/05/19	\$211.77	NEW MINIMUM PAYMENT DUE	10.00

#### Contact Information

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Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/15	08/15	244450074BLJV01R9	WM SUPERCENTER #795 BARNWELL SC	144.25
08/16	08/16	241374675011E12M8	KRISPY KREME #282 AIKEN SC	67.52

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.249	14.99	0.00	0.00
Cash Advances	1.999	23.99	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
10.00	0.00	10/02/19	211.77	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
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\$ .

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BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916



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PO Box 2360  
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Name  
BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX !

#### Account Summary

Beginning balance	\$111.54	Number of days in billing cycle	31
Payments and credits	111.54	Credit limit	2,500.00
Purchase and adjustments less refunds	309.00	Available credit	2,191.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	10/02/19
Balance 09/05/19	\$309.00	NEW MINIMUM PAYMENT DUE	41.00

#### Contact Information

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

Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/05	08/06	24050806TS66EM42K	TROPHIES UNLIMITED 803-6488444 SC	270.00
08/29	08/29	74118707J0164Z6HQ	PAYMENT - THANK YOU RALEIGH NC	111.54-
08/15	08/15		LATE FEE	39.00

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.249	14.99	0.00	0.00
Cash Advances	1.999	23.99	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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405301835647911300004100000309003

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	10/02/19	309.00	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

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\$ .  
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BARNWELL DISTRICT 45  
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BARNWELL SC 29812-1916



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PO Box 2360  
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Billing Cycle  
Closing Date:  
09/05/19

Name:  
BARNWELL DISTRICT 45

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$31.61	Number of days in billing cycle	31
Payments and credits	31.61	Credit limit	2,500.00
Purchase and adjustments less refunds	759.96	Available credit	1,740.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	10/02/19
Balance 09/05/19	\$759.96	NEW MINIMUM PAYMENT DUE	37.00

#### Contact Information

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Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/08	08/08	24427336WLYR993PN	BARNWELL IGA BARWELL SC	112.09
08/12	08/12	2416407717DL62JYN	SUBWAY 00138859 BARNWELL SC	196.85
08/22	08/22	24009587BHEX4VQ0Q	Scholastic Education 573-632-1834 MO	272.50
08/22	08/22	74118707B0165EQ25	PAYMENT - THANK YOU RALEIGH NC	31.61-
08/26	08/26	24692167E2XXWH5QW	CBI*FLIPPINGBOOK LTD. 800-799-9570 IL	128.52
08/30	08/30	24492157JS128NQ3J	PAYPAL *GOOGLEADDON 402-935-7733 CA	50.00

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.249	14.99	0.00	0.00
Cash Advances	1.999	23.99	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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405301851632972900003700000759969

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	10/02/19	759.96	XXXX XXXX XXXX

PLEASE WRITE IN  
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770 HAGOOD AVE  
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Name:  
BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
09/05/19

Account  
Number: XXXX XXXX XXXX

#### Account Summary

Beginning balance	\$713.72	Number of days in billing cycle	31
Payments and credits	713.72	Credit limit	2,500.00
Purchase and adjustments less refunds	1,816.54	Available credit	683.00
Cash advances	0.00	Available cash line	683.00
FINANCE CHARGES	0.00	Payment due date	10/02/19
Balance 09/05/19	\$1,816.54	NEW MINIMUM PAYMENT DUE	90.00

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Page 1 of 2

#### Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/05	08/06	24445006S2X8YFWGH	DOLLAR-GENERAL #2640 BARNWELL SC	42.12
08/05	08/06	24755426SM9WMTTWM	SCSBA ONLINE 803-7996607 SC	150.00
08/06	08/06	24431066S2DKENGTH	AMAZON.COM*MA6MX6K22 AMZN AMZN.COM/BILL WA	434.53
08/13	08/13	242753971S66J8TL9	DECKER EQUIPMENT 800-7624899 MI	516.91
08/17	08/17	24137467600X6AJJO	TRACTOR SUPPLY CO #1708 BARNWELL SC	43.19
08/26	08/26	24622757E5SEAF7NS	AIKEN LIGHTING AIKEN SC	352.51
08/26	08/26	24692167F2XJ4HNMP	THE HOME DEPOT 1117 AIKEN SC	204.08
08/28	08/28	24445007HBLJW7E7L	WM SUPERCENTER #795 BARNWELL SC	73.20
08/29	08/29	74118707J0164Z6G2	PAYMENT - THANK YOU RALEIGH NC	713.72-

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.249	14.99	0.00	0.00
Cash Advances	1.999	23.99	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
90.00	0.00	10/02/19	1,816.54	XXXX XXXX XXXX

PLEASE WRITE IN  
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\$ .

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770 HAGOOD AVE  
BARNWELL SC 29812-1916



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

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

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

Your due date will be at least 21 days after your billing statement is mailed or delivered to you. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.

#### **CALCULATION OF AVERAGE DAILY BALANCE(\$)**

We use the average daily balance method (including current transactions) for calculating an average daily balance for your (i) purchase balance (including transferred balances) and (ii) cash advance balance. To get the average daily balance of your purchases balance (including balance transfers) and your cash advance balance, we take the beginning balance of your Account each day, add any new purchases, cash advances and balance transfer amounts, as applicable, add any unpaid charges (including Finance Charges), fees and other debits, and subtract any applicable portions of payments and credits. This gives the daily balance. Then we add up all the daily balances for the Billing Cycle and divide by the number of days in the Billing Cycle to get the average daily balance.

#### **CALCULATION OF YOUR INTEREST CHARGE**

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.