



Name: BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
06/05/20

Account  
Number: XXXX XXXX XXXX

**Account Summary**

Beginning balance	\$1,223.25	Number of days in billing cycle	31
Payments and credits	2,497.87	Credit limit	2,500.00
Purchase and adjustments less refunds	91.68	Available credit	2,500.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	14.93-	Payment due date	07/02/20
Balance 06/05/20	\$1,197.87-	NEW MINIMUM PAYMENT DUE	0.00

**Contact Information**

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

**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
05/05	05/05	7411870GF0164WT3Z	PAYMENT - THANK YOU RALEIGH NC	2,482.94-
05/05	05/05		*FINANCE CHARGE* PREV CYCLE PURCHASES	14.93-
05/22	05/22	7411870H30165AQXG	PAYMENT - THANK YOU RALEIGH NC	14.93-
05/27	05/27	2475542H47KGT4K68	VALLEY PUBLIC SERVICE AUT803-5932053 SC	91.68

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

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.083	12.99	0.00	0.00
Cash Advances	1.833	21.99	0.00	0.00

\* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$0.00  
Total Transaction Charges: \$14.93-  
Total FINANCE CHARGES: \$14.93-  
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
0.00	0.00	07/02/20	1,197.87-	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)**

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

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O1AG1136 - 1 - 08/29/17



Name: BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
06/05/20

Account  
Number: XXXX XXXX XXXX

**Account Summary**

Beginning balance	\$34.38-	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	0.00	Available credit	0.00
Cash advances	0.00	Available cash line	0.00
FINANCE CHARGES	0.00	Payment due date	07/02/20
Balance 06/05/20	\$34.38-	NEW MINIMUM PAYMENT DUE	0.00

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

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

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.083	12.99	0.00	0.00
Cash Advances	1.833	21.99	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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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
0.00	0.00	07/02/20	34.38-	XXXX XXXX XXXX

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AMOUNT OF  
PAYMENT ENCLOSED

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Billing Cycle  
Closing Date:  
06/05/20

Account  
Number: XXXX XXXX XXXX

**Account Summary**

Beginning balance	\$33.96-	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	0.00	Available credit	2,500.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	07/02/20
Balance 06/05/20	\$33.96-	NEW MINIMUM PAYMENT DUE	0.00

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TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.083	12.99	0.00	0.00
Cash Advances	1.833	21.99	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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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
0.00	0.00	07/02/20	33.96-	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$

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Billing Cycle  
Closing Date:  
06/05/20

Account  
Number: XXXX XXXX XXXX .

**Account Summary**

Beginning balance	\$903.46	Number of days in billing cycle	31
Payments and credits	407.28	Credit limit	5,000.00
Purchase and adjustments less refunds	140.39	Available credit	4,285.00
Cash advances	0.00	Available cash line	1,500.00
FINANCE CHARGES	7.85	Payment due date	07/02/20
Balance 06/05/20	\$644.42	NEW MINIMUM PAYMENT DUE	32.00

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**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
05/22	05/22	7411870H30165A2YB	PAYMENT - THANK YOU RALEIGH NC	407.28-
06/02	06/02	2444500HQHEV9A1L8	5686 Dominos Pizza 704-657-0786 SC	140.39
06/05	06/05	*FINANCE CHARGE*	PURCHASES \$7.85 CASH ADVANCE \$0.00	7.85

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.083	12.99	724.50	7.85
Cash Advances	1.833	21.99	0.00	0.00

\* Periodic Rate May Vary.  
**Total Periodic FINANCE CHARGES: \$7.85**  
**Total Transaction Charges: \$0.00**  
**Total FINANCE CHARGES: \$7.85**  
**ANNUAL PERCENTAGE RATE: 13.000%**

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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
32.00	0.00	07/02/20	644.42	XXXX XXXX XXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$

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O1AG1136 - 1 - 08/29/17





PO Box 2360  
Omaha NE 68103-2360



Name.  
BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
06/05/20

Account  
Number: XXXX XXXX XXXX

**Account Summary**

Beginning balance	\$731.84	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	670.70	Available credit	1,015.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	10.99	Payment due date	07/02/20
Balance 06/05/20	\$1,413.53	NEW MINIMUM PAYMENT DUE	142.00

**Contact Information**

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

**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
05/13	05/13	2469216GN2XMT47A1	AMZN Mktg US*MC8477S51 Amzn.com/bill WA	129.75
05/18	05/18	2442733GVLRYR7001X	BARNWELL IGA BARWELL SC	129.31
05/22	05/22	2437735H0000091VZ	ADAM'S GARDEN CENTER & GI BARNWELL SC	126.52
05/26	05/26	2444500H45SAQVS03	LITTLE CAESARS 3348-0001 352-346-6285 SC	20.90
05/27	05/27	2444500H55SAFY0PJ	LITTLE CAESARS 3348-0001 352-346-6285 SC	20.90
05/28	05/28	2444500H65SANALHB	LITTLE CAESARS 3348-0001 352-346-6285 SC	26.40
05/28	05/28	2449215H5LS42FRDM	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	7.00
05/29	05/29	2401339H702YL720N	HARDEES 3051 BARNWELL SC	16.32
05/29	05/29	2444500H75SAPEDEG	LITTLE CAESARS 3348-0001 352-346-6285 SC	20.90
06/04	06/04	2437735HD00008YAL	ADAM'S GARDEN CENTER & GI BARNWELL SC	133.70
06/05	06/05	*FINANCE CHARGE*	PURCHASES \$10.99 CASH ADVANCE \$0.00	10.99
05/15	05/15		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.

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
142.00	72.00	07/02/20	1,413.53	XXXX XXXX XXXX

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\$

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PO Box 2360  
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Account  
Number: XXXX XXXX XXXX

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.083	12.99	1,014.85	10.99
Cash Advances	1.833	21.99	0.00	0.00

\* Periodic Rate May Vary.

**Total Periodic FINANCE CHARGES: \$10.99**  
**Total Transaction Charges: \$0.00**  
**Total FINANCE CHARGES: \$10.99**  
**ANNUAL PERCENTAGE RATE: 12.990%**

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Billing Cycle  
Closing Date:  
06/05/20

Account  
Number: XXXX XXXX XXXX

**Account Summary**

Beginning balance	\$70.12-	Number of days in billing cycle	31
Payments and credits	120.00	Credit limit	2,500.00
Purchase and adjustments less refunds	297.00	Available credit	2,393.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	07/02/20
Balance 06/05/20	\$106.88	NEW MINIMUM PAYMENT DUE	10.00

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**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
05/15	05/15	2432743GRMHPKPM8Y	MAIN STREET GARDEN & GIFT800-4498012 SC	297.00
05/25	05/25	7449215H2JHK6P6AS	WWW.PURPLEBRIEFCASE.CO 58567893 CREDIT	120.00-

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.083	12.99	0.00	0.00
Cash Advances	1.833	21.99	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	07/02/20	106.88	XXXX XXXX XXXX

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\$

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BARNWELL SC 29812-1916



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

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O1AG1136 - 1 - 08/29/17



PO Box 2360  
Omaha NE 68103-2360

Name: BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
06/05/20

Account  
Number: XXXX XXXX XXXX

**Account Summary**

Beginning balance	\$47.11-	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	490.77	Available credit	2,056.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	07/02/20
Balance 06/05/20	\$443.66	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

**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
05/14	05/14	2437735GR00007KDM	ADAM'S GARDEN CENTER & GI BARNWELL SC	279.25
05/14	05/14	2437735GR00007KHR	ADAM'S GARDEN CENTER & GI BARNWELL SC	211.52

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.083	12.99	0.00	0.00
Cash Advances	1.833	21.99	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



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
22.00	0.00	07/02/20	443.66	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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O1AG1136 - 1 - 08/28/17



Name: \_\_\_\_\_  
BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
06/05/20

Account  
Number: XXXX XXXX XXXX

**Account Summary**

Beginning balance	\$84.42	Number of days in billing cycle	31
Payments and credits	695.21	Credit limit	2,500.00
Purchase and adjustments less refunds	624.16	Available credit	2,486.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	07/02/20
Balance 06/05/20	\$13.37	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

**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
05/05	05/06	7432303GFMSG61BWS	MARINA INN AT GRANDE DUN 84391313 CREDIT	261.20-
05/05	05/06	7432303GFMSG61BX2	MARINA INN AT GRANDE DUN 84391313 CREDIT	261.20-
05/18	05/18	7463923GXS66HRDJD	SOUTH CAROLINA ASSOCIATIO COLUMBI CREDIT	80.00-
05/18	05/18	7463923GXS66HRE1X	SOUTH CAROLINA ASSOCIATIO COLUMBI CREDIT	80.00-
05/22	05/22	2475542GZ4NB5VTPN	ALLEGRA MARKETING 803-6483821 SC	624.16
05/22	05/22	7411870H30165A2WJ	PAYMENT - THANK YOU RALEIGH NC	12.81-

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.083	12.99	0.00	0.00
Cash Advances	1.833	21.99	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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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	07/02/20	13.37	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$

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FIRST CITIZENS BANK  
PO BOX 63001  
CHARLOTTE NC 28263-3001

BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916





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O1AG1136 - 1 - 08/29/17



PO Box 2360  
Omaha NE 68103-2360



Name:  
BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
06/05/20

Account  
Number: XXXX XXXX XXXX

**Account Summary**

Beginning balance	\$394.99	Number of days in billing cycle	31
Payments and credits	667.32	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	07/02/20
Balance 06/05/20	\$272.33-	NEW MINIMUM PAYMENT DUE	0.00

**Contact Information**

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

**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
05/28	05/28	7411870H601658TTJ	PAYMENT - THANK YOU RALEIGH NC	667.32-

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

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.083	12.99	0.00	0.00
Cash Advances	1.833	21.99	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



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
0.00	0.00	07/02/20	272.33-	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$

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THIS PORTION WITH PAYMENT

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CHARLOTTE NC 28263-3001



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BARNWELL SC 29812-1916



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O1AG1136 - 1 - 08/29/17



Name: BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
06/05/20

Account  
Number: XXXX XXXX XXXX

**Account Summary**

Beginning balance	\$69.12-	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	2,500.00
Purchase and adjustments less refunds	349.00	Available credit	2,220.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	07/02/20
Balance 06/05/20	\$279.88	NEW MINIMUM PAYMENT DUE	13.00

**Contact Information**

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

**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
06/03	06/03	2444500HQHEV9A1Q9	MW *PSUG EVENTS LLC 810-588-0183 MI	349.00

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.083	12.99	0.00	0.00
Cash Advances	1.833	21.99	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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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
13.00	0.00	07/02/20	279.88	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$

PLEASE DETACH AND ENCLOSE  
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK  
PO BOX 63001  
CHARLOTTE NC 28263-3001

BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916



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01AG1136 - 1 - 08/29/17



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O1AG1136 - 1 - 08/29/17



Name: BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
06/05/20

Account  
Number: XXXX XXXX XXXX

**Account Summary**

Beginning balance	\$159.74	Number of days in billing cycle	31
Payments and credits	159.74	Credit limit	2,500.00
Purchase and adjustments less refunds	441.59	Available credit	2,058.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	07/02/20
Balance 06/05/20	\$441.59	NEW MINIMUM PAYMENT DUE	22.00

**Contact Information**

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

**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
05/11	05/11	2443106GL2DZZ4XYS	AMZN MKTP US*OP4QO7OG3 AM AMZN.COM/BILL WA	69.10
05/12	05/12	2443106GM2DKS9RRG	AMZN MKTP US*MC3LD66G0 AM AMZN.COM/BILL WA	21.58
05/18	05/18	2444500GW00QMG06D	DOLLARTREE BARNWELL SC	43.20
05/21	05/21	2445388H0000E3M4V	FLORAL MARK-IT 803-2662999 SC	91.80
05/22	05/22	7411870H30165A2X1	PAYMENT - THANK YOU RALEIGH NC	159.74-
05/26	05/26	2469216H32X9TMGAS	SQ *ANTHONY'S RESTAURANT Barnwell SC	47.92
05/27	05/27	2401339H502PJ172R	HARDEES 3051 BARNWELL SC	18.31
05/27	05/27	2405522H42M6W7W9K	THE COUNTRY CUPBOARD BARNWELL SC	40.51
05/27	05/27	2449398H5BLNAAAYBL	ACADEMY SPORTS# 183 AIKEN SC	64.79
06/01	06/01	2422638HABLH4B5RQ	WAL-MART #0795 BARNWELL SC	44.38

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PO Box 2360  
Omaha NE 68103-2360

INDICATE CHANGE OF ADDRESS  
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
22.00	0.00	07/02/20	441.59	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





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	1.083	12.99	0.00	0.00
Cash Advances	1.833	21.99	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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O1AG1136 - 1 - 08/29/17



PO Box 2360  
Omaha NE 68103-2360

Name:  
BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
06/05/20

Account  
Number: XXXX XXXX XXXX

**Account Summary**

Beginning balance	\$57.46-	Number of days in billing cycle	31
Payments and credits	19.43	Credit limit	2,500.00
Purchase and adjustments less refunds	170.02	Available credit	2,406.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	07/02/20
Balance 06/05/20	\$93.13	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

**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
05/14	05/14	2490641GP2PHR0313	www.THINGSREMEMBERED.COM 866-9024438 OH	19.43
05/21	05/21	2490641GY2PZ9ATHL	WWW.THINGSREMEMBERED.COM 866-9024438 OH	113.40
05/22	05/22	7490641GZ2R16D2F7	WWW.THINGSREMEMBERED.COM 866-9024 CREDIT	19.43-
06/02	06/02	2442733HALYR9762K	BARNWELL IGA BARWELL SC	37.19

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.083	12.99	0.00	0.00
Cash Advances	1.833	21.99	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



PO Box 2360  
Omaha NE 68103-2360

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INDICATE CHANGE OF ADDRESS  
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
10.00	0.00	07/02/20	93.13	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$ .

PLEASE DETACH AND ENCLOSE  
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK  
PO BOX 63001  
CHARLOTTE NC 28263-3001

BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916



#### **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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O1AG1136 - 1 - 08/29/17



Name: BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
06/05/20

Account  
Number: XXXX XXXX XXXX

**Account Summary**

Beginning balance	\$128.52	Number of days in billing cycle	31
Payments and credits	128.52	Credit limit	2,500.00
Purchase and adjustments less refunds	1,281.04	Available credit	1,218.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	07/02/20
Balance 06/05/20	\$1,281.04	NEW MINIMUM PAYMENT DUE	64.00

**Contact Information**

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

**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
05/13	05/13	2449215GNJHJP3HHV	SP * DESIGN HOUSE CREA HTTPSDESIGNHO TN	80.12
05/14	05/14	2455930GPS66E7FQF	SOUTH CAROLINA LEADERS 803-3091792 SC	25.00
05/14	05/14	7411870GR016566Y2	PAYMENT - THANK YOU RALEIGH NC	128.52
05/15	05/15	2455930GRS66EAH1Y	SOUTH CAROLINA LEADERS 803-3091792 SC	25.00
05/22	05/22	2489630H1S66L6TWT	MACGILL SCHOOL NURSE SUPP630-8890500 IL	365.00
05/25	05/25	2469216H22XM8Z40R	CBI*FLIPPINGBOOK LTD. 800-799-9570 IL	128.52
06/01	06/01	2489630H9S66LN543	MACGILL SCHOOL NURSE SUPP630-8890500 IL	374.95
06/01	06/01	2489630H9S66LN56Y	MACGILL SCHOOL NURSE SUPP630-8890500 IL	258.37
06/04	06/04	2444500HD00EA3LAM	WALGREENS #19057 WILLISTON SC	24.08

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.083	12.99	0.00	0.00
Cash Advances	1.833	21.99	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  
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
64.00	0.00	07/02/20	1,281.04	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$

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FIRST CITIZENS BANK  
PO BOX 63001  
CHARLOTTE NC 28263-3001

BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916



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Name: BARNWELL DISTRICT 45

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
06/05/20

Account  
Number: XXXX XXXX XXXX

**Account Summary**

Beginning balance	\$5,022.18	Number of days in billing cycle	31
Payments and credits	5,025.18	Credit limit	7,500.00
Purchase and adjustments less refunds	2,039.00	Available credit	5,464.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	07/02/20
Balance 06/05/20	\$2,036.00	NEW MINIMUM PAYMENT DUE	101.00

**Contact Information**

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

**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
05/28	05/28	7411870H601658TSJ	PAYMENT - THANK YOU RALEIGH NC	267.47-
05/28	05/28	7411870H601658TS2	PAYMENT - THANK YOU RALEIGH NC	3,820.28-
05/28	05/28	7411870H601658TVQ	PAYMENT - THANK YOU RALEIGH NC	367.43-
05/28	05/28	7411870H601658TVW	PAYMENT - THANK YOU RALEIGH NC	570.00-
06/02	06/02	2444500HBBLJVZEAV	WM SUPERCENTER #795 BARNWELL SC	1,000.00
06/02	06/02	2444500HBBLJVZE87	WM SUPERCENTER #795 BARNWELL SC	1,000.00
05/15	05/15		LATE FEE	39.00

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.083	12.99	0.00	0.00
Cash Advances	1.833	21.99	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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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
101.00	0.00	07/02/20	2,036.00	XXXX XXXX XXXX

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$

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FIRST CITIZENS BANK  
PO BOX 63001  
CHARLOTTE NC 28263-3001

BARNWELL DISTRICT 45  
770 HAGOOD AVE  
BARNWELL SC 29812-1916



#### **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:  
06/05/20

Account  
Number: XXXX XXXX XXXX

**Account Summary**

Beginning balance	\$868.87	Number of days in billing cycle	31
Payments and credits	868.87	Credit limit	2,500.00
Purchase and adjustments less refunds	458.22	Available credit	2,006.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	07/02/20
Balance 06/05/20	\$458.22	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

**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
05/07	05/07	2444500GHBLJXKQMX	WM SUPERCENTER #795 BARNWELL SC	61.13
05/15	05/15	2444500GTBLJZE5V1	WM SUPERCENTER #795 BARNWELL SC	45.76
05/22	05/22	7411870H30165A2XV	PAYMENT - THANK YOU RALEIGH NC	868.87-
05/28	05/28	2444500H6BLJYYYYV	WM SUPERCENTER #795 BARNWELL SC	202.05
06/03	06/03	2442733HBLJR9G5AL	BARNWELL IGA BARWELL SC	40.40
06/03	06/03	2444500HQBLJVE3ZF	WM SUPERCENTER #795 BARNWELL SC	41.04
06/03	06/03	2444500HQEHX2SQP4	LITTLE CAESARS 3348-0001 BARNWELL SC	48.40
06/03	06/03	2444500HQ2X6MAMM7	DOLLAR-GENERAL #2640 BARNWELL SC	19.44

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.083	12.99	0.00	0.00
Cash Advances	1.833	21.99	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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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
22.00	0.00	07/02/20	458.22	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

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:  
06/05/20

Account  
Number: XXXX XXXX XXXX

**Account Summary**

Beginning balance	\$802.69	Number of days in billing cycle	31
Payments and credits	798.98	Credit limit	2,500.00
Purchase and adjustments less refunds	318.81	Available credit	2,174.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	2.54	Payment due date	07/02/20
Balance 06/05/20	\$325.06	NEW MINIMUM PAYMENT DUE	16.00

**Contact Information**

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

**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
05/05	05/05	7411870GF0164WT3G	PAYMENT - THANK YOU RALEIGH NC	655.56-
05/05	05/05		*FINANCE CHARGE* PREV CYCLE PURCHASES	0.24-
05/06	05/06	2444500GGBLJSMQ37	WM SUPERCENTER #795 BARNWELL SC	57.21
05/13	05/13	7411870GP01650WT6	PAYMENT - THANK YOU RALEIGH NC	143.42-
05/15	05/15	2462275GTEJ8MD4YX	AIKEN LIGHTING AIKEN SC	225.96
06/03	06/03	2437735HQ00008V8Q	ADAM'S GARDEN CENTER & GI BARNWELL SC	35.64
06/05	06/05	*FINANCE CHARGE*	PURCHASES \$2.78 CASH ADVANCE \$0.00	2.78

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.083	12.99	256.87	2.78
Cash Advances	1.833	21.99	0.00	0.00

\* Periodic Rate May Vary.

**Total Periodic FINANCE CHARGES: \$2.78**  
**Total Transaction Charges: \$0.24-**  
**Total FINANCE CHARGES: \$2.54**  
**ANNUAL PERCENTAGE RATE: 11.870%**

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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
16.00	0.00	07/02/20	325.06	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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O1AG1136 - 1 - 08/29/17



PO Box 2360  
Omaha NE 68103-2360

Name:  
BARNWELL DISTRICT 45

Billing Cycle  
Closing Date:  
06/05/20

Account  
Number: XXXX XXXX XXXX

**Account Summary**

Beginning balance	\$1,816.40	Number of days in billing cycle	31
Payments and credits	1,816.40	Credit limit	2,500.00
Purchase and adjustments less refunds	486.41	Available credit	2,013.00
Cash advances	0.00	Available cash line	750.00
FINANCE CHARGES	0.00	Payment due date	07/02/20
Balance 06/05/20	\$486.41	NEW MINIMUM PAYMENT DUE	24.00

**Contact Information**

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

**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
05/08	05/08	2461043GJ09FN5G30	THE HOME DEPOT #1117 AIKEN SC	149.99
05/11	05/11	2461043GM09FFJ3TS	HOMEDPOT.COM 800-430-3376 GA	258.68
05/14	05/14	7411870GR01655X56	PAYMENT - THANK YOU RALEIGH NC	1,816.40-
06/02	06/02	2413746HB00R15490	TRACTOR SUPPLY CO #1708 BARNWELL SC	77.74

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.083	12.99	0.00	0.00
Cash Advances	1.833	21.99	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



405301330047926900002400000486412

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
24.00	0.00	07/02/20	486.41	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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