



ANDERSON  
BROTHERS BANK



January 2026 Statement 12/17/2025 - 01/16/2026  
FLORENCE DISTRICT 5 (CPN 002341315)

Page 2 of 3

Elan Financial Services

1-866-552-8855

### Important Messages

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Transactions	GOINS,BRIAN	Credit Limit	\$15000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
12/22	12/18	2948	TST*MAIN STREET KITCHEN Hemingway SC	\$343.35	_____
12/22	12/20	4491	CRISIS PREVENTION INST 800-558-8976 WI	\$755.02	_____
<b>\$1,098.37</b>					

Transactions	KENNEDY,ADAM	Credit Limit	\$10000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
01/06	01/05	7140	HERTZ FURNITURE 201-5292100 NJ	\$380.80	_____
01/08	01/07	0272	VARSITYSCOREBOARDS.COM VARSITYSCOREB KY	\$401.25	_____
01/13	01/12	3973	SCGOV866-340-7105DMV LAKE CITY SC	\$552.21	_____
01/14	01/13	4677	SC LAW ENFORCEMENT DIV EGOV.COM SC	\$25.00	_____
01/14	01/13	7135	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
<b>\$1,360.26</b>					

Transactions	BILLING ACCOUNT ACTIVITY
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Payments and Other Credits</b>					
12/17	12/15	0243	PAYMENT THANK YOU	\$3,745.14CR	_____
01/13	01/12	0140	PAYMENT THANK YOU	\$9,580.71CR	_____
<b>Fees</b>					
12/18	12/17		REVERSAL OF LATE PAYMENT FEE	\$41.00CR	_____
			TOTAL FEES FOR THIS PERIOD	\$41.00CR	_____
<b>Interest Charged</b>					
12/18	12/17		INTEREST REVERSAL	\$152.13CR	_____
01/16			INTEREST CHARGE ON PURCHASES	\$137.01	_____
			TOTAL INTEREST FOR THIS PERIOD	\$15.12CR	_____
<b>\$13,381.97CR</b>					



ANDERSON  
BROTHERS BANK



January 2026 Statement 12/24/2025 - 01/23/2026  
FLORENCE DIST 5 (CPN 002079910)

Page 2 of 2

Elan Financial Services

1-866-552-8855

00015941 31882 0002-0002 DLSB20DD012426166330 00 L 00015998 UB255OME

## Real Rewards

### Rewards Center Activity as of 01/22/2026

Rewards Center Activity*	0
Rewards Center Balance	46,512

\*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	6,527	6,527
<b>Total Earned</b>	<b>6,527</b>	<b>6,527</b>

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**Transactions** SMILEY,ROBERT R **Credit Limit** \$50000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
01/20	01/15	2360	HOMEDEPOT.COM 800-430-3376 GA	\$1,834.92	_____
01/20	01/15	5250	HOMEDEPOT.COM 800-430-3376 GA	\$1,258.20	_____
01/20	01/15	9221	HOMEDEPOT.COM 800-430-3376 GA	\$1,258.20	_____
				<b>\$4,351.32</b>	

### 2026 Totals Year-to-Date

Total Fees Charged in 2026	\$0.00
Total Interest Charged in 2026	\$0.00

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	25.49%	
**PURCHASES	\$4,351.32	\$0.00	YES	\$0.00	25.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	27.49%	