



ANDERSON  
BROTHERS BANK



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

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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	
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	
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			
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	_____
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>\$41.00CR</b>	
<b>Interest Charged</b>					
12/18	12/17		INTEREST REVERSAL	\$152.13CR	_____
01/16			INTEREST CHARGE ON PURCHASES	\$137.01	_____
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>\$15.12CR</b>	
				<b>\$13,381.97CR</b>	

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ANDERSON  
BROTHERS BANK



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

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Elan Financial Services 1-866-552-8855

### 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	HOMEDPOT.COM 800-430-3376 GA	\$1,834.92	_____
01/20	01/15	5250	HOMEDPOT.COM 800-430-3376 GA	\$1,258.20	_____
01/20	01/15	9221	HOMEDPOT.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%	

End of Statement

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