

January 2025 Statement

Open Date: 12/28/2024 Closing Date: 01/24/2025

Visa® Community Card

BAMBERG COUNTY SCHOOL

Account:

Elan Financial Services  
BUS 30 ELN

1-866-552-8855  
8 16

<b>New Balance</b>	<b>\$9,336.67</b>
<b>Minimum Payment Due</b>	<b>\$9,336.67</b>
<b>Payment Due Date</b>	<b>02/23/2025</b>

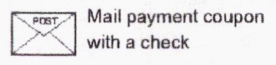
**Late Payment Warning:** As a reminder, your card is a pay in full product. If we do not receive your payment in full by the date listed above, a fee of either 3.00% of the payment due or \$39.00 minimum, whichever is greater, will apply.

<b>Reward Points</b>	
Earned This Statement	9,337
Reward Center Balance as of 01/23/2025	38,720

For details, see your rewards summary.

<b>Activity Summary</b>		
Previous Balance	+	\$13,199.38
Payments	-	\$13,199.38 <sup>CR</sup>
Other Credits	-	\$100.00 <sup>CR</sup>
Purchases	+	\$9,436.67
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$9,336.67</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$9,336.67</b>
Credit Line		\$50,000.00
Available Credit		\$40,663.33
Days in Billing Period		28

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services CPN 002725828



24-Hour Elan Financial Services: 1-866-552-8855

- to pay by phone
- to change your address

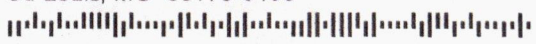
Account Number	
Payment Due Date	2/23/2025
New Balance	\$9,336.67
Minimum Payment Due	\$9,336.67

Amount Enclosed \$ 9,336.67

BAMBERG COUNTY SCHOOL  
ACCOUNTS PAYABLE  
62 HOLLY AVE  
DENMARK SC 29042-8692



Elan Financial Services  
P.O. Box 790408  
St. Louis, MO 63179-0408





#### **What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Elan Financial Services, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
  - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

#### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Elan Financial Services, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

#### **Important Information Regarding Your Account**

1. **INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("DPR") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

2. **Payment Information:** We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the payment. The payment date is the day we receive your check or money order at Elan Financial Services, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your internet or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made. Please contact Elan Financial Services for internet, phone, and mobile crediting times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

3. **Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.





**Community Card Rewards**

**Rewards Center Activity as of 01/23/2025**

Rewards Center Activity*	0
Rewards Center Balance	38,720

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

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	9,337	9,337
<b>Total Earned</b>	<b>9,337</b>	<b>9,337</b>

For rewards program inquiries and redemptions, call 1-888-229-8864 from 8:00 am to 10:00 pm (CST) Monday through Friday, 8:00 am to 5:30 pm (CST) Saturday and Sunday. Automated account information is available 24 hours a day, 7 days a week.

**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**      JOHNSON, KIM M      Credit Limit \$50000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Other Credits</b>					
01/08	01/07	5980	SOUTH CAROLINA ASSOCIA 803-4923025 SC MERCHANDISE/SERVICE RETURN	\$100.00	CR ✓
<b>Purchases and Other Debits</b>					
01/03	01/02	3343	SQ *CAROL'S FLORIST AN BARNWELL SC	\$83.70	✓
01/07	01/06	4632	HARBOR FREIGHT TOOLS34 ORANGEBURG SC	\$385.07	✓
01/07	01/07	9740	ALLIANZ TRAVEL INS ALLIANZINS.US VA	\$137.57	✓
01/07	01/06	8825	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	✓
01/07	01/06	5749	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	✓
01/07	01/07	4051	AMERICAN 0012203673463 FORT WORTH TX DOUGLAS/ZELDA 02/12/25 COLUMBIA TO CHARLOTTE CHARLOTTE TO ORLANDO FLA ORLANDO FLA TO CHARLOTTE	\$1,698.37	✓
01/07	01/06	4162	SCASBO 803-6087124 SC	\$355.00	✓
01/07	01/06	4253	SCASBO 803-6087124 SC	\$355.00	✓
01/08	01/07	5969	SOUTH CAROLINA ASSOCIA 803-4923025 SC	\$176.00	✓
01/14	01/13	8133	PREMIER MOTOR COMPANY NORWAY SC	\$402.96	✓
01/14	01/13	4482	WWW.SCFLTA.NET WWW.SCFLTA.NE SC	\$90.00	✓

Continued on Next Page



**Transactions** JOHNSON KIM M Credit Limit \$50000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/15	01/14	0049	COMMUNITY BROADCASTERS 843-6789393 SC	\$724.50	✓
01/17	01/15	0119	EMBASSY SUITES MYRTLE 843-4490006 SC	\$594.72	✓
01/17	01/15	0762	EMBASSY SUITES MYRTLE 843-4490006 SC	\$594.72	✓
01/21	01/17	5811	PIGGLY WIGGLY #306 BAMBERG SC	\$17.68	✓
01/21	01/17	0025	ANCHOR LANES IRMO SC	\$929.23	✓
01/21	01/17	1916	SAFELITE AUTOGLASS 614-210-9192 OH	\$504.47	✓
01/21	01/17	1382	CHICK-FIL-A #00874 COLUMBIA SC	\$564.40	✓
01/21	01/19	8503	CHARLESTON AIRPORT EMB 843-7471882 SC	\$475.08	✓
01/21	01/19	9295	CHARLESTON AIRPORT EMB 843-7471882 SC	\$475.08	✓
<b>Total for Account</b>				<b>\$8,489.55</b>	

**Transactions** FURR F DEVON B Credit Limit \$50000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
01/08	01/06	9127	RUSSELLS PIZZA BLACKVILLE SC	\$137.38	✓
01/21	01/18	0224	SALLY BEAUTY 10773 COLUMBIA SC	\$365.82	✓
01/21	01/18	0307	COSMOPROF 66278 COLUMBIA SC	\$211.62	✓
01/21	01/18	0489	COSMOPROF 66285 COLUMBIA SC	\$62.96	✓
01/21	01/20	3174	DOLLARTREE ORANGEBURG SC	\$41.47	✓
01/21	01/19	2076	SALLY BEAUTY #1657 COLUMBIA SC	\$27.87	✓
<b>Total for Account</b>				<b>\$847.12</b>	

**Transactions** BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Payments and Other Credits</b>					
01/17	01/17	0	PAYMENT THANK YOU	\$13,199.38	CR
<b>Total for Account</b>				<b>\$13,199.38</b>	CR

<b>2025 Totals Year-to-Date</b>	
Total Fees Charged in 2025	\$0.00
Total Interest Charged in 2025	\$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		\$0.00	0.00%	
**PURCHASES	\$9,336.67	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

**Contact Us**

 Phone

Voice: 1-866-552-8855  
 TDD: 1-888-352-6455  
 Fax: 1-866-807-9053

 Questions

Elan Financial Services  
 P.O. Box 6353  
 Fargo, ND 58125-6353



Mail payment coupon with a check

Elan Financial Services  
 P.O. Box 790408  
 St. Louis, MO 63179-0408



Online

myaccountaccess.com









AMERICAN EXPRESS CORPORATE PURCHASING CARD - BILLING STATEMENT

Account Number:
Account Name: DEVON B. FURR
Employee ID:
Universal ID:

Statement Date: 01/28/2025

Previous Balance: \$26,753.20
Cost Center:
Spending Limit / Type: \$90,000.00 /TRN, \$9,999,999.00 /MTH

Transaction Details

TERMS - PAYABLE IN FULL AS PER YOUR CORPORATE CONTRACT

Table with 7 columns: Service Establishment Name & Address, Ref. #, Supplier Ref., Cardmember Ref #, Transaction Date, Processing Date, Transaction Amount. Contains 30 rows of transaction data.





**AMERICAN EXPRESS CORPORATE PURCHASING CARD - BILLING STATEMENT**

Account Number:  
 Account Name: **DEVON B. FURR**  
 Employee ID:  
 Universal ID:

Statement Date: **01/28/2025**

Previous Balance: **\$26,753.20**  
 Cost Center:  
 Spending Limit / Type: **\$90,000.00 /TRN,**  
**\$9,999,999.00 /MTH**

**Transaction Details**

**TERMS - PAYABLE IN FULL AS PER YOUR CORPORATE CONTRACT**

Service Establishment Name & Address	Ref. #	Supplier Ref.	Cardmember Ref #	Transaction Date	Processing Date	Transaction Amount
CORPORATE REMITTANCE RECEIVED	0006548000000			01/17/2025	01/17/2025	(\$26,753.20)
AMAZON.COM LLC SEATTLE WA98109	0000000000000	4W35ORH9J	114-6797793-62370	01/17/2025	01/17/2025	\$322.92
PROLITERACY WORLDWID SYRACUSE	0073011005019			01/18/2025	01/19/2025	\$400.00
AMAZON MARKEPLACE NA PA SEATTLE WA98109	0000000000000	6NV2N2Z4T	114-9686572-17562	01/18/2025	01/20/2025	\$431.90
ETAHAND2MIND 800-445-5985	0031079887500			01/21/2025	01/23/2025	\$90.69
AMAZON MARKEPLACE NA PA SEATTLE WA98109	0000000000000	5UUL2TJXP	111-9891102-27538	01/24/2025	01/24/2025	(\$20.12)
JIFFY.COM WILMINGTON	NT_RFGVQC4FL			01/28/2025	01/28/2025	\$125.55

**Transaction Total for DEVON B. FURR**

**\$15,326.43**





Prepared For  
 DEVON B FURR  
 DENMARK-OLAR SCHOOL

Account Number

Closing Date  
 01/04/25

Page 5 of 5

**Activity Continued**

Card Number	Reference Code	Amount \$
12/05/24 CLDTKN AMZN MKTP US*ZR7UL73 AMZN.COM/BILL W REF# 761Z6FBVUAMH MERCHANDISE 12/03/24		8.65
12/05/24 WALMART.COM BENTONVILLE AR REF# W48W20E2SRME RETAIL 12/03/24		216.95
12/05/24 U OREGON ONLINE PAYM EUGENE OR REF# 311163143397 541-3463154 12/04/24	31116314339	49.99
12/06/24 CLDTKN AMAZON MKTPL*ZL1M549 AMZN.COM/BILL W REF# 5K1TWSK99693 MERCHANDISE 12/05/24		62.73
12/10/24 CLDTKN AMAZON MKTPL*ZX7QG4X AMZN.COM/BILL W REF# 23SCHCL944B5 MERCHANDISE 12/07/24		46.39
12/10/24 BENDER-BURKOT E COAS CLEARFIELD PA REF# 730110043449 MHOOVER@KURTZBR 12/09/24	73011004344	338.76
12/10/24 CLDTKN AMAZON.COM*ZR3FY35V1 AMZN.COM/BILL W REF# 5UFU4PR3Q54T MERCHANDISE 12/10/24		16.19
12/12/24 4IMPRINT, INC 4IMPRINT.COM WI 28577083 28577083 54901 12/12/24 ROC NUMBER 28577083 TAX \$38.78	28577083000	523.50
12/21/24 BENDER-BURKOT E COAS CLEARFIELD PA REF# 730110043559 MHOOVER@KURTZBR 12/20/24	73011004355	415.20
12/24/24 BENDER-BURKOT E COAS CLEARFIELD PA REF# 730110043589 MHOOVER@KURTZBR 12/23/24	73011004358	82.91
<b>Total for DEVON FURR</b>	New Charges/Other Debits Payments/Other Credits	1,761.27 0.00