



ANDERSON BROTHERS BANK

March 2025 Statement

Open Date: 02/19/2025 Closing Date: 03/18/2025

Account:



Visa® Business Real Rewards Card

Elan Financial Services

1-866-552-8855

BUS 30 ELN

1

11

FLORENCE DISTRICT 5 (CPN 002341315)

New Balance	\$7,289.27
Minimum Payment Due	\$134.00
Payment Due Date	04/15/2025

Activity Summary

Previous Balance	+	\$2,066.97
Payments	-	\$637.35CR
Other Credits		\$0.00
Purchases	+	\$5,820.08
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged	+	\$39.57
New Balance	=	\$7,289.27
Past Due		\$0.00
Minimum Payment Due		\$134.00
Credit Line		\$15,000.00
Available Credit		\$7,710.73
Days in Billing Period		28

RECEIVED
FSD5
MAR 25 2025

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 002341315



ANDERSON BROTHERS BANK

0047985101942605310000134000007289272

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

- to pay by phone
- to change your address

Account Number	4798 5101 9426 0531
Payment Due Date	4/15/2025
New Balance	\$7,289.27
Minimum Payment Due	\$134.00

Amount Enclosed \$ _____

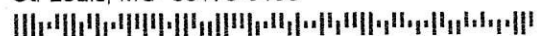
000021845 01 SP 000638942016391 P Y

FLORENCE DISTRICT 5
ACCOUNTS PAYABLE
PO BOX 98
JOHNSONVILLE SC 29555-0098



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.



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 PROSSER ALLANA Credit Limit \$15000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
02/25	02/23	7234	EMBASSY SUITES MYRTLE 843-4490006 SC	\$412.16	_____
03/05	03/04	0158	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/05	03/04	0471	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/05	03/04	0653	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/05	03/04	0687	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/05	03/04	0737	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/05	03/04	0778	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/05	03/04	0810	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/05	03/04	0828	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/05	03/04	0360	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
03/05	03/04	1145	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
03/05	03/04	1780	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
03/05	03/04	1921	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
03/05	03/04	2077	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
03/05	03/04	2184	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
03/05	03/04	2390	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
03/05	03/04	2499	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
03/06	03/05	5623	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/06	03/05	1492	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
03/17	03/13	0839	SOUTH CAROLINA ASSOCIA 803-7988380 SC	\$2,275.00	_____
03/17	03/13	9169	CAMBRIA HOTEL COLUMBIA COLUMBIA SC	\$209.31	_____
03/17	03/14	7980	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/17	03/14	8053	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/17	03/14	8269	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/17	03/14	8368	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/17	03/14	8590	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/17	03/14	8624	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/17	03/14	8681	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/17	03/14	8723	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/17	03/14	8913	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/17	03/14	9010	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____

Continued on Next Page



Transactions		PROSSER, ALLANA				Credit Limit \$15000	
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation	
03/17	03/14	9069	SLED BACKGROUND CHECK	EGOV.COM SC	\$25.00	_____	
03/17	03/14	9135	SLED BACKGROUND CHECK	EGOV.COM SC	\$25.00	_____	
03/17	03/14	3996	SLED BACKGROUND CHECK	EGOV.COM SC	\$25.00	_____	
03/17	03/14	2642	SERVICE FEE2*SCI-SCGOV	EGOV.COM SC	\$1.00	_____	
03/17	03/14	2816	SERVICE FEE2*SCI-SCGOV	EGOV.COM SC	\$1.00	_____	
03/17	03/14	3376	SERVICE FEE2*SCI-SCGOV	EGOV.COM SC	\$1.00	_____	
03/17	03/14	3541	SERVICE FEE2*SCI-SCGOV	EGOV.COM SC	\$1.00	_____	
03/17	03/14	4226	SERVICE FEE2*SCI-SCGOV	EGOV.COM SC	\$1.00	_____	
03/17	03/14	4416	SERVICE FEE2*SCI-SCGOV	EGOV.COM SC	\$1.00	_____	
03/17	03/14	4572	SERVICE FEE2*SCI-SCGOV	EGOV.COM SC	\$1.00	_____	
03/17	03/14	4689	SERVICE FEE2*SCI-SCGOV	EGOV.COM SC	\$1.00	_____	
03/17	03/14	5090	SERVICE FEE2*SCI-SCGOV	EGOV.COM SC	\$1.00	_____	
03/17	03/14	5322	SERVICE FEE2*SCI-SCGOV	EGOV.COM SC	\$1.00	_____	
03/17	03/14	5470	SERVICE FEE2*SCI-SCGOV	EGOV.COM SC	\$1.00	_____	
03/17	03/14	5637	SERVICE FEE2*SCI-SCGOV	EGOV.COM SC	\$1.00	_____	
03/17	03/14	1311	SERVICE FEE2*SCI-SCGOV	EGOV.COM SC	\$1.00	_____	
					\$3,468.47		

Transactions		GOINS, BRIAN				Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation	
Purchases and Other Debits							
03/06	03/05	9405	HAMPTON INNS	803-7496999 SC	\$128.80	_____	
					\$128.80		

Transactions		KENNEDY, ADAM				Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation	
Purchases and Other Debits							
02/25	02/24	5570	SCHOOL NUTRITION ASSOC	803-767-7351 SC	\$125.00	_____	
02/28	02/27	5625	LOWES #00907*	866-483-7521 NC	\$1,018.18	_____	
03/05	03/04	7330	LOWES #00907*	866-483-7521 NC	\$150.12	_____	
03/07	03/06	9162	SLED BACKGROUND CHECK	EGOV.COM SC	\$25.00	_____	
03/07	03/06	9995	SERVICE FEE2*SCI-SCGOV	EGOV.COM SC	\$1.00	_____	
03/10	03/06	3476	SPRINGHILL SUITES BY M HILTON	HEAD I SC	\$283.80	_____	
03/12	03/11	7341	RAS TECHNOLOGY	WWW.PSCBDEVEL NJ	\$289.17	_____	
03/13	03/12	2030	WALMART.COM	800-925-6278 AR	\$27.01	_____	
03/17	03/13	1581	BLINDS.COM #2150	HOUSTON TX	\$98.59	_____	
03/17	03/14	4859	BUILDASIGN	1-800-3217265 TX	\$204.94	_____	



Transactions KENNEDY, ADAM Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
				\$2,222.81	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
02/19	02/15	0135	PAYMENT THANK YOU	\$637.35	CR
Interest Charged					
02/20	02/19		INTEREST REVERSAL	\$21.43	CR
03/18			INTEREST CHARGE ON PURCHASES	\$61.00	
			TOTAL INTEREST FOR THIS PERIOD	\$39.57	
				\$597.78	CR

2025 Totals Year-to-Date	
Total Fees Charged in 2025	\$39.00
Total Interest Charged in 2025	\$347.01

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	21.24%	
**PURCHASES	\$7,289.27	\$3,744.31	YES	\$61.00	21.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	29.99%	

Contact Us



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

