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except as provided in any other materials. These 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	
Purchases and Other Debits						
01/26	01/23	0019	SOUTH CAROLINA SCHOOL 803-9880259 SC	\$350.00	_____	
01/27	01/26	6078	DOLLAR-GENERAL #8032 JOHNSONVILLE SC	\$31.19	_____	
01/28	01/27	1971	SC LAW ENFORCEMENT DIV EGOV.COM SC	\$25.00	_____	
01/28	01/27	8828	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____	
01/28	01/27	5287	SQ *NANA?S BUSY HANDS gosq.com SC	\$172.25	_____	
01/29	01/27	0198	SOUTH CAROLINA ASSOCIA 803-7988380 SC	\$2,190.00	_____	
02/09	02/05	0860	HAMPTON INNS 803-7496999 SC FOLIO: 83147978	\$126.54	_____	
				\$2,895.98		

Transactions		KENNEDY,ADAM			Credit Limit	\$10000
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
Purchases and Other Debits						
01/22	01/21	0471	LOWES #00907* 866-483-7521 NC	\$194.34	_____	
01/27	01/26	7770	LOWES #00907* 866-483-7521 NC	\$55.99	_____	
01/28	01/27	9264	LOWES #00907* 866-483-7521 NC	\$537.71	_____	
01/29	01/28	6392	GEPONICS CORP. GEOPONICSCORP FL	\$42.95	_____	
01/30	01/29	9006	LOWES #00907* 866-483-7521 NC	\$1,079.78	_____	
02/11	02/10	5149	IN *SOUTH CAROLINA DIS 803-7562526 SC	\$1,000.00	_____	
				\$2,910.77		

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	20.49%	
**PURCHASES	\$5,806.75	\$0.00	YES	\$0.00	20.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	29.49%	

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

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	911	7,438
Total Earned	911	7,438

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.

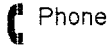
There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Transactions		SMILEY,ROBERT R				Credit Limit \$50000	
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation	
Purchases and Other Debits							
02/09	02/06	0373	NHA	800-499-9092 KS	\$207.22	_____	
02/17	02/13	6456	QGV*	Henderson County E 828-6975551 NC	\$400.00	_____	
					\$607.22		

Transactions		BILLING ACCOUNT ACTIVITY					
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation	
Payments and Other Credits							
02/13	02/10	0211	PAYMENT THANK YOU		\$4,351.32CR	_____	

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	\$607.22	\$0.00	YES	\$0.00	25.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	27.49%	

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