



PO Box 2360
Omaha NE 68103-2360



Name: VIRTUS ACADEMY OF SC
VIRTUS ACADEMY OF SC

Billing Cycle
Closing Date:
08/05/26

Account
Number: XXXX XXXX XXXX 8639

Account Summary

Beginning balance	\$18,723.30	Number of days in billing cycle	31
Payments and credits	30,212.81	Credit limit	80,000.00
Purchase and adjustments less refunds	33,847.80	Available credit	57,641.00
Cash advances	0.00	Available cash line	24,000.00
FINANCE CHARGES	0.00	Payment due date	09/02/26
Balance 08/05/26	\$22,358.29	NEW MINIMUM PAYMENT DUE	1,117.00

Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849
SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
TOTAL XXXX XXXX XXXX 8639 \$30,000.00-				
07/29	07/29	7411870K2EHM83MFS	PAYMENT - THANK YOU RALEIGH NC	10,000.00-
07/30	07/30	7411870K3EHM83Z88	PAYMENT - THANK YOU RALEIGH NC	10,000.00-
08/03	08/03	7411870K7EHM856AA	PAYMENT - THANK YOU RALEIGH NC	10,000.00-
TONI BRANDT				
TOTAL XXXX XXXX XXXX 8668 \$527.34				
07/23	07/23	2444500JX5SEFJ33K	LITTLE CAESARS 1759 0001 843-664-1005 SC	389.05
07/28	07/28	2444500K2BLKM534Q	SAMS CLUB #6571 FLORENCE SC	89.69
07/28	07/28	2469216K2BTLSTQFJ	ZAXBY'S #1304 FLORENCE SC	48.60
DAVID PIERCE				
TOTAL XXXX XXXX XXXX 9567 \$1,890.27				
07/08	07/08	2469216JDBTQZ7K8N	PUBLIC STORAGE 27487 800-567-0759 SC	198.75
07/14	07/14	2469216JLBNK8F0RZ	THE HOME DEPOT 8580 FLORENCE SC	435.99
07/20	07/20	2469216JTBVAA5PS	LOWES #01120* FLORENCE SC	11.64
07/28	07/28	2404068K1S66KVGW5	FLORENCE LOCK AND KEY FLORENCE SC	39.12
07/28	07/28	2469216K1BRRFV4Y6	CRISIS PREVENTION INST 800-558-8976 WI	686.61
07/29	07/29	2469216K3BSKBWM22	THE HOME DEPOT 8580 FLORENCE SC	379.99
07/30	07/30	2494301K409FNZY2M	THE HOME DEPOT #8580 FLORENCE SC	11.64
08/03	08/03	2469216K7BLLJA635	PUBLIC STORAGE 27487 800-567-0759 SC	126.53

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

405301345057863900111700022358290

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
1,117.00	0.00	09/02/26	22,358.29	XXXX XXXX XXXX 8639

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK
PO BOX 96262
CHARLOTTE NC 28296-6262



VIRTUS ACADEMY OF SC
VIRTUS ACADEMY OF SC
2407 PISGAH RD
FLORENCE SC 29501-7116
[Barcode]

PO Box 2360
Omaha NE 68103-2360

Account
Number: XXXX XXXX XXXX 8639

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
JORDAN WASHINGTON				
TOTAL XXXX XXXX XXXX 9534 \$2,648.31				
07/07	07/07	2400077JD2X48769Y	SCACA SCCOACHES.ORG SC	561.60
07/16	07/16	2469216JNBPZSKYG7	KRISPY KREME #0542 FLORENCE SC	418.53
07/22	07/22	2401134JV2X90DVHM	SP GOFAN MARKET GOFAN-MARKET. GA	100.00
07/23	07/23	2469216JXBLY2QRXV	FOOD LION #0098 FLORENCE SC	23.21
07/24	07/24	2413746JY015EZ7DN	PUBLIX #1608 SIMPSONVILLE SC	4.29
07/24	07/24	2469216JXBM9LQR3D	SQ *SOUTH CAROLINA ATHLET Greenville SC	20.00
07/25	07/25	2473309JZ44QJL8D9	JERSEY MIKES 7017 GREENVILLE SC	108.48
07/27	07/27	2431605K1RQPAT45P	SHELL OIL 12477126002 FLORENCE SC	7.50
07/28	07/28	2423168K2RDL2766T	HARBOR FREIGHT TOOLS 264 FLORENCE SC	225.69
07/28	07/28	2449398K26YTS9QGH	ACADEMY SPORTS #196 FLORENCE SC	129.56
07/30	07/30	2444500K38PRPLEZF	VSP*ARBITERSPORTS, LLC 801-576-9436 UT	1,040.04
07/31	07/31	2445501K443A5E1JF	WAL-MART #0630 FLORENCE SC	9.41
JULIA MARTIN				
TOTAL XXXX XXXX XXXX 0785 \$412.83				
07/05	07/06	2403629JAMK45MG5N	ADOBE *ADOBE 408-536-6000 CA	267.92
07/13	07/13	2479338JJ03M90KVQ	Adobe Inc 800-8336687 CA	17.80
07/23	07/23	2405523JWR7ERW5JB	AT&T MOBILITY EPAY KH4589@ATT.COTX	127.11
THOMAS SMITH				
TOTAL XXXX XXXX XXXX 8621 \$416.56				
07/12	07/12	2401134JH2X4RJ0AV	MSFT * E0800ZWQ07 MICROSOFT.COM WA	45.50
07/15	07/15	2469216JLBNRS9YX3	AMAZON MKTPL*O45GZ8LB3 Amzn.com/bill WA	79.91
07/15	07/15	2469216JLBNSE1AKX	AMAZON MKTPL*4Y0VU4OO3 Amzn.com/bill WA	142.52
07/21	07/21	2469216JSBVZDZB0F	AMAZON MKTPL*KE2GA61G3 Amzn.com/bill WA	107.66
07/30	07/30	2469216K3BSW22R33	AMAZON MKTPL*5N9D19G92 Amzn.com/bill WA	145.65
07/30	07/30	7469216K3BSPRHV5	AMAZON MKTPL*PLACE PMTS Amzn.com/bil CREDIT	107.66
08/01	08/01	2449216K52X53RWZM	MOSYLE COR* MOSYLE_MAN MOSYLE.COM FL	2.98
ANGELA WALDSCHMIDT				
TOTAL XXXX XXXX XXXX 4438 \$23,253.00				
07/10	07/10	2427074JFS66DB26N	PRACTICE SPORTS, INC. 402-5922000 NE	3,456.82
07/10	07/10	2444500JF8PTK4PVA	WALMART.COM 8009256278 800-966-6546 AR	699.71
07/10	07/10	2469216JFBVNBX9SP	AMAZON MKTPL*6646S69J3 Amzn.com/bill WA	58.31
07/10	07/10	2469216JFBVRETRKQ	AMAZON MKTPL*KO4PB72L3 Amzn.com/bill WA	16.41
07/11	07/11	2401134JG2X8Y0JBN	AMAZON RETA* 2M49Y5QS3 WWW.AMAZON.CO WA	27.52
07/11	07/11	2401134JG2X814ZM3	AMAZON RETA* CJ4YK2PO3 WWW.AMAZON.CO WA	14.52
07/11	07/11	2469216JGBWJGTZ76	AMAZON MKTPL*BV6DJ5GT3 Amzn.com/bill WA	108.52
07/11	07/11	2469216JGBW3QVH6K	AMAZON MKTPL*JJ6UA5XW3 Amzn.com/bill WA	138.92
07/12	07/12	2469216JHXB1F01X	AMAZON MKTPL*QI1Q203Y3 Amzn.com/bill WA	139.96
07/12	07/12	2469216JHXB84551	AMAZON MKTPL*P38FB64C3 Amzn.com/bill WA	615.30
07/12	07/12	2469216JHXBKFKE53Q	AMAZON MKTPL*MF3QB5B63 Amzn.com/bill WA	261.44
07/12	07/12	2469216JHXB3VTWA	AMAZON MKTPL*6A6KA0D73 Amzn.com/bill WA	91.38
07/12	07/12	2469216JHXBQ0GRR6	AMAZON MKTPL*HR1DD33G3 Amzn.com/bill WA	249.51
07/12	07/12	2469216JHXB0A4MY6	AMAZON MKTPL*SJ7T64DE3 Amzn.com/bill WA	165.68
07/12	07/12	2469216JHXB39BKWZ	AMAZON MKTPL*C64BM8HQ3 Amzn.com/bill WA	216.71
07/13	07/13	2401134JJ2X8RJB0H	AMAZON RETA* KG2230HT3 WWW.AMAZON.CO WA	3.76
07/13	07/13	2469216JBLHZE935	AMAZON MKTPL*KM6S56KX3 Amzn.com/bill WA	49.74
07/13	07/13	2469216JBLH9QH7W	AMAZON MKTPL*E66FV1PW3 Amzn.com/bill WA	410.80
07/13	07/13	2469216JBLSH8YHR	AMAZON MKTPL*7B1CK0MY3 Amzn.com/bill WA	143.60
07/13	07/13	2469216JBLW9MR12	AMAZON MKTPL*6U1QO9S43 Amzn.com/bill WA	21.20
07/13	07/13	2469216JJBMY7YQB2E	AMAZON MKTPL*XO1RG8KE3 Amzn.com/bill WA	183.65
07/13	07/13	2469216JJBMY7YVJES	AMAZON MKTPL*CB0UU6L23 Amzn.com/bill WA	242.55
07/13	07/13	2469216JJBXPZ4QPT	AMAZON MKTPL*XN37H2WG3 Amzn.com/bill WA	58.56
07/13	07/13	2469216JJBXPZ8WR7	AMAZON MKTPL*QO9FP8543 Amzn.com/bill WA	75.78
07/14	07/14	2469216JKBMA91XG	AMAZON MKTPL*W90YE4UF3 Amzn.com/bill WA	6.15
07/14	07/14	2469216JKBMALH6SB	AMAZON MKTPL*5O02E0X13 Amzn.com/bill WA	11.79
07/14	07/14	2469216JKBMDYFTXL	AMAZON MKTPL*1U48E7GG3 Amzn.com/bill WA	70.16
07/14	07/14	2469216JKBMP8D9E8	AMAZON MKTPL*UD03N2MZ3 Amzn.com/bill WA	287.32

Transactions continued on next page

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Omaha NE 68103-2360

Account
Number: XXXX XXXX XXXX 8639

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
07/15	07/15	2405523JLPYHQM5	WALMART.COM 800-925-6278 AR	214.71
07/15	07/15	2469216JLBNXW0Q0Q	AMAZON MKTPL*U21UW1XM3 Amzn.com/bill WA	9.73
07/15	07/15	2469216JLBNXZMNAY	AMAZON MKTPL*JW7R07S73 Amzn.com/bill WA	84.37
07/16	07/16	2405523JMPZNGDFKV	WALMART.COM 800-925-6278 AR	492.42
07/16	07/16	2444500JM8PRMSWJV	PY *HARRIS PEST CONTROL 843-665-4325 SC	260.00
07/16	07/16	2444500JM8PRMSWRH	WALMART.COM 8009256278 800-966-6546 AR	832.91
07/16	07/16	2469216JMBP4W116D	AMAZON MKTPL*CT66K4XK3 Amzn.com/bill WA	98.84
07/17	07/17	2443099JNR09T82Q8	DMI* DELL BUS ONLINE 800-456-3355 TX	5,961.56
07/17	07/17	2469216JNBRTQFVPX	LOWES #00907* 866-483-7521 NC	119.72
07/19	07/19	2469216JRBSD3SN7T	AMAZON MKTPL*FT9YA1ZC3 Amzn.com/bill WA	96.83
07/19	07/19	2469216JRBSD3TQB7	AMAZON MKTPL*SF4HO1NR3 Amzn.com/bill WA	15.11
07/19	07/19	2469216JRBSENDG4R	AMAZON MKTPL*6K5Y536K3 Amzn.com/bill WA	146.20
07/19	07/19	2469216JRBS7YDZ3G	AMAZON MKTPL*S76M67MF3 Amzn.com/bill WA	47.59
07/20	07/20	2469216JTBVAQFJ6N	LOWES #00907* 866-483-7521 NC	239.44
07/20	07/20	2469216JTBV7B757F	AMAZON MKTPL*FE2OY6LP3 Amzn.com/bill WA	466.54
07/21	07/21	2401134JS2X4FRE1V	AMAZON RETA* UC5JY8CZ3 WWW.AMAZON.CO WA	113.39
07/21	07/21	2401134JS2X7TBAXZ	AMAZON RETA* TG2SS5773 WWW.AMAZON.CO WA	91.79
07/21	07/21	2469216JSBVF23W1T	IMAGESTUFF.COM, INC. D 805-445-9891 CA	216.97
07/21	07/21	2469216JSBVF9PPR8	AMAZON MKTPL*PH0EP6PX3 Amzn.com/bill WA	276.70
07/21	07/21	2469216JSBVLN7AV0	AMAZON MKTPL*PQ1Q07163 Amzn.com/bill WA	46.28
07/21	07/21	2469216JSBWA9DTEY	AMAZON MKTPL*IY2A50QI3 Amzn.com/bill WA	11.87
07/21	07/21	2469216JSBW6GJXVP	AMAZON MKTPL*OJ0P33C53 Amzn.com/bill WA	84.78
07/21	07/21	2469216JSBW8P4XE8	AMAZON MKTPL*4M5SU55G3 Amzn.com/bill WA	56.12
07/22	07/22	2469216JVBWBZ7JXR	AMAZON MKTPL*0S4EO8AW3 Amzn.com/bill WA	21.60
07/22	07/22	2469216JVWBG7QM9S	AMAZON MKTPL*PS4Y65YG3 Amzn.com/bill WA	80.95
07/23	07/23	2443099JWR6VQDP7E	DMI* DELL BUS ONLINE 800-456-3355 TX	1,490.39
07/24	07/24	2469216JXBMANH26T	LOWES #00907* 866-483-7521 NC	683.92
07/25	07/25	2494300JZDS14DQMX	HOLIDAY INN EXPRESS & SU 8646785555 SC	146.90
07/25	07/25	2494300JZDS14DQN5	HOLIDAY INN EXPRESS & SU 8646785555 SC	146.90
07/26	07/26	2494300K0DSGY20FT	HOLIDAY INN EXPRESS & SU 8646785555 SC	293.80
07/26	07/26	2494300K0DSGY20GA	HOLIDAY INN EXPRESS & SU 8646785555 SC	293.80
07/26	07/26	2494300K0DSGY205E	HOLIDAY INN EXPRESS & SU 8646785555 SC	293.80
07/26	07/26	2494300K0DSGY209B	HOLIDAY INN EXPRESS & SU 8646785555 SC	293.80
07/27	07/27	2469216K0BROGS2TB	AMAZON MKTPL*DU7055JF3 Amzn.com/bill WA	1,030.18
07/27	07/27	7469216K0BPRAN1GJ	AMAZON MKTPLACE PMTS Amzn.com/bil CREDIT	15.11-
07/27	07/27	7469216K0BPRBAW2B	AMAZON MKTPLACE PMTS Amzn.com/bil CREDIT	55.04-
07/28	07/28	2401134K12X841W07	AMAZON RETA* T28QX45D3 WWW.AMAZON.CO WA	24.97
07/29	07/29	2469216K2BTB0A7QW	AMAZON MKTPL*BZ4VF6KW3 Amzn.com/bill WA	712.50
08/05	08/05	F393900K9000E1DF+	EXPEDITED CARD DELVRY FEE	35.00
08/05	08/05	F393900K9000E1DF+	EXPEDITED CARD DELVRY FEE	35.00-
MITZI LEE				
TOTAL XXXX XXXX XXXX 8118 \$1,123.08				
07/14	07/14	2400077JK2X58ZQMD	SIGNUPGENIUS SIGNUPGENIUS. NC	266.36
07/21	07/21	2405523JSR580G8B0	WALMART.COM 800-925-6278 AR	134.70
07/21	07/21	2444500JV5SDY32DJ	SAMS CLUB.COM 800-966-6546 AR	504.75
07/22	07/22	2411641JWR6YLMRP6	BISCUITVILLE 220 FLORENCE SC	133.40
07/22	07/22	2444500JV5SDY32AY	SAMS CLUB.COM 800-966-6546 AR	3.17
08/03	08/03	2422638K80S2WTAHJ	SAMSClub #6571 FLORENCE SC	80.70
CHRISTOPHER LEWIS				
TOTAL XXXX XXXX XXXX 4472 \$3,363.60				
07/10	07/10	2400077JF2X4Y8ZPK	CAMBRIA COLUMBIA WWW.CAMBRIAHO SC	1,404.08
07/15	07/15	2400077JL2X4WT5DA	CAMBRIA COLUMBIA WWW.CAMBRIAHO SC	712.04
07/27	07/27	2400077K02X54LZ58	CAMBRIA COLUMBIA WWW.CAMBRIAHO SC	221.10
07/27	07/27	2400077K02X54M0DP	CAMBRIA COLUMBIA WWW.CAMBRIAHO SC	203.78
07/27	07/27	2400077K02X54M0T1	CAMBRIA COLUMBIA WWW.CAMBRIAHO SC	411.30
07/27	07/27	2400077K02X54RM19	CAMBRIA COLUMBIA WWW.CAMBRIAHO SC	411.30

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Account
Number: XXXX XXXX XXXX 8639

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.541	18.49	0.00	0.00
Cash Advances	2.208	26.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES:

\$0.00

Total Transaction Charges:

\$0.00

Total FINANCE CHARGES:

\$0.00

ANNUAL PERCENTAGE RATE:

0.000%

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at the address shown on the front of this statement following "Send Inquiries to:," or call us at the telephone number shown on the front of this statement. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

HOW TO AVOID PAYING INTEREST ON PURCHASES AND BALANCE TRANSFERS

Your due date will be at least 21 days after your billing statement is mailed or delivered to you. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month (Grace Period). We will begin charging interest on cash advances on the transaction date.

CALCULATION OF AVERAGE DAILY BALANCE(S)

We use the average daily balance method (including current transactions) for calculating an average daily balance for your (i) purchase balance (including transferred balances) and (ii) cash advance balance. To get the average daily balance of your purchases balance (including balance transfers) and your cash advance balance, we take the beginning balance of your Account each day, add any new purchases, cash advances and balance transfer amounts, as applicable, add any unpaid charges (including Finance Charges), fees and other debits, and subtract any applicable portions of payments and credits. This gives the daily balance. Then we add up all the daily balances for the Billing Cycle and divide by the number of days in the Billing Cycle to get the average daily balance.

CALCULATION OF YOUR INTEREST CHARGE

Your Interest Charge for the period is based on the applicable APR associated with each balance. We calculate Interest Charges separately for your purchase balance (including balance transfers) and your cash advance balance under each applicable APR. Your variable APR can go up or down monthly as the index for the rate goes up or down. We list each Interest Charge (including the Purchase Finance Charge and the Cash Finance Charge) separately on your Statement. We compute each Interest Charge by: (1) Taking each applicable APR and calculating the corresponding monthly periodic rate (the applicable APR divided by 12), and (2) multiplying the average daily balance for each balance by the applicable monthly periodic rate adding together all the products to obtain your Total Interest for the period.

BILLING RIGHTS SUMMARY

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

- If you think there is an error on your statement, write to us using the bank name and address shown on the front of this statement under section "Contact Information, Send inquiries and correspondence to:"
- In your letter, 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.
- You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

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 is 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 using the bank name and address shown on the front of this statement following "Send inquiries and correspondence to:". 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.