FirstCitizensBank

PO Box 2360
Omaha NE 68103-2360

VISA

Billing Cycle
Closing Date:
07/05/26

Name: VIRTUS ACADEMY OF SC
VIRTUS ACADEMY OF SC

Account
Number: XXXX XXXX XXXX 8639

Account Summary

Beginning balance	$32,073.77	Number of days in billing cycle	30
Payments and credits	32,073.77	Credit limit	80,000.00
Purchase and adjustments less refunds	18,155.96	Available credit	61,009.00
Cash advances	0.00	Available cash line	24,000.00
FINANCE CHARGES	567.34	Payment due date	08/02/26
Balance 07/05/26	$18,723.30	NEW MINIMUM PAYMENT DUE	936.00

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 $21,467.43-	
06/04	06/10	F393900HH000Q1007	ADJUSTMENT-PAYMENTS	10,000.00
			R03 NO ACCOUNT/UNABLE T	
06/04	06/10		*FINANCE CHARGE* PREV CYCLE PURCHASES	567.34
06/10	06/10	F393900HH000Q1AUT	RETURNED CHECK CHG	39.00
06/26	06/26	7411870J1EHM8R3TB	PAYMENT - THANK YOU RALEIGH NC	10,000.00-
06/27	06/27	7411870J3EHM8RPA7	PAYMENT - THANK YOU RALEIGH NC	10,000.00-
06/28	06/28	7411870J3EHM8RPA7	PAYMENT - THANK YOU RALEIGH NC	10,000.00-
06/29	06/29	7411870J4EHM8T12V	PAYMENT - THANK YOU RALEIGH NC	2,073.77-
			TONI BRANDT	
			TOTAL XXXX XXXX XXXX 8668 $384.82	
06/09	06/09	2422638HH0PKYX882	WAL-MART #7188 DARLINGTON SC	45.36
06/10	06/10	2480166HH0T53HTN6	AMERICAN TROPHY FLORENCE SC	97.20
06/23	06/23	2473309HY3YLBFRZK	JERSEY MIKES ONLINE UC https://prod. NJ	69.96
06/25	06/25	2444500J05SDNKD47	TARGET T-1452 FLORENCE SC	161.00
06/30	06/30	2413746J600Z9P6N4	USPS PO 4529400501 FLORENCE SC	11.30

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

FirstCitizensBank

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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
936.00	0.00	08/02/26	18,723.30	XXXX XXXX XXXX 8639

PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED

$.

PLEASE DETACH AND ENCLOSE THIS PORTION WITH PAYMENT

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT AS OF THE DATE OF RECEIPT, WE MUST RECEIVE THIS PORTION OF THIS STATEMENT AND YOUR CHECK OR MONEY ORDER BY 5:00PM. USE ENCLOSED ENVELOPE AND MAKE PAYMENT TO

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

PO Box 2360
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Account
Number: XXXX XXXX XXXX 8639

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
			DAVID PIERCE **TOTAL XXXX XXXX XXXX 9567 $977.53**	
06/11	06/11	2479338HJ02QVQ98M	SHERWIN-WILLIAMS702368 FLORENCE SC	672.13
06/17	06/17	2469216HRBVZTKELL	LOWES #01120* FLORENCE SC	21.30
07/01	07/01	2494301J709FK656V	THE HOME DEPOT #8580 FLORENCE SC	25.76
07/02	07/02	2469216J7BLKB17BR	LOWES #01120* FLORENCE SC	258.34
			JORDAN WASHINGTON **TOTAL XXXX XXXX XXXX 9534 $726.86**	
06/05	06/06	2401134HD2X48KYQS	SP NFHSLEARN.COM SHOP.NFHSLEAR IN	35.00
06/05	06/06	2469216HQBSRPMZVL	FOOD LION #0098 FLORENCE SC	37.61
06/09	06/09	2433322HHNPVWELZZ	CITY OF FLORENCE PARKS R www.ex.com SC	128.75
06/12	06/12	2449398HL6JVW0SY8	ACADEMY SPORTS #196 FLORENCE SC	56.14
06/24	06/24	2444500J0BLKLHADX	WM SUPERCENTER #3638 FLORENCE SC	15.31
06/24	06/24	2445501HZ43ADWKV2	SAMSCLUB #6571 FLORENCE SC	172.47
06/24	06/24	2449398J06MZ5MABZ	ACADEMY SPORTS #196 FLORENCE SC	21.58
06/27	06/27	2406466J32X4AQBRH	NIAAA FEES NIAAA.FINALFO IN	260.00
			JULIA MARTIN **TOTAL XXXX XXXX XXXX 0785 $395.03**	
06/05	06/06	2479338HQ00JZ5GB4	Adobe Inc 800-8336687 CA	267.92
06/23	06/23	2405523HYP6FN74ZK	AT&T MOBILITY EPAY KH4589@ATT.COTX	127.11
			THOMAS SMITH **TOTAL XXXX XXXX XXXX 8621 $104.30**	
06/08	06/08	2439900HF8JTJYPKN	BEST BUY 00008268 FLORENCE SC	35.61
06/12	06/12	2401134HK2X4Y99J6	MSFT * E0800ZON5G MICROSOFT.COM WA	45.50
07/03	07/03	2490641J87KJRY169	GODADDY#4127604210 480-5058855 AZ	23.19
			ANGELA WALDSCHMIDT **TOTAL XXXX XXXX XXXX 3960 $5,516.59**	
06/05	06/06	2469216HQBSHKMZDS	AMAZON MKTPL*H35PA2423 Amzn.com/bill WA	251.86
06/05	06/06	2469216HQBS7YRHR7	AMAZON MKTPL*WO9G61J73 Amzn.com/bill WA	449.01
06/06	06/06	2401134HD2X75LRZB	AMAZON RETA* RB29V2WY3 WWW.AMAZON.CO WA	15.30
06/08	06/08	2427074HFS66KRPBE	OFFICE-CHURCH-SCHOOL SUPP803-7737226 SC	126.02
06/08	06/08	2469216HFBWLMSFMM	AMAZON MKTPL*SP8YD8R03 Amzn.com/bill WA	275.25
06/08	06/08	2469216HFBWNF2EVJ	AMAZON MKTPL*L985T7J63 Amzn.com/bill WA	305.38
06/08	06/08	2469216HFBWT1TW9J	AMAZON MKTPL*AS6WA2ZZ3 Amzn.com/bill WA	163.14
06/08	06/08	2469216HFBXBNSGLZ	AMAZON MKTPL*N66CM8HM3 Amzn.com/bill WA	916.51
06/08	06/08	2469216HFBX3BEN0N	AMAZON MKTPL*260JN8PL3 Amzn.com/bill WA	213.59
06/09	06/09	2469216HGBLKK8TYF	AMAZON MKTPL*IQ90B2FI3 Amzn.com/bill WA	20.11
06/13	06/13	2469216HLBRF89X1H	AMAZON MKTPL*AF1FF2HS3 Amzn.com/bill WA	41.87
06/17	06/17	2401134HR2X4Z64EG	AMAZON RETA* RT2XM51Z3 WWW.AMAZON.CO WA	149.78
06/17	06/17	2444500HR8PRVMPK3	PY *HARRIS PEST CONTROL 843-665-4325 SC	260.00
06/17	06/17	2469216HRBVZS194Z	LOWES #00907* 866-483-7521 NC	781.43
06/20	06/20	2469216HVBLPYXVRV	AMAZON MKTPL*VU03P1V03 Amzn.com/bill WA	31.44
06/22	06/22	2401134HX2X4R2566	AMAZON RETA* XH41Q1DA3 WWW.AMAZON.CO WA	82.62
06/22	06/22	2469216HXBNGREB1H	AMAZON MKTPL*JP15O3BX3 Amzn.com/bill WA	56.12
06/24	06/24	2401134HZ2X523KKJ	AMAZON RETA* 7K8BI5JX3 WWW.AMAZON.CO WA	291.20
06/25	06/25	2469216J0BT68HD98	AMAZON MKTPL*WB2HN1ZA3 Amzn.com/bill WA	579.57
06/29	06/29	2469216J4BXLSBHES	AMAZON MKTPL*3U53J6O43 Amzn.com/bill WA	32.39
07/03	07/03	2469216J8BM0V7T4L	PUBLIC STORAGE 25916 800-567-0759 SC	474.00
			MITZI LEE **TOTAL XXXX XXXX XXXX 8118 $11.83**	
06/12	06/12	2469216HKBP6T3ZQK	AMAZON MKTPL*P58SI7G63 Amzn.com/bill WA	11.83

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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:	**$567.34**
Total FINANCE CHARGES:	**$567.34**
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.