



Name: VIRTUS ACADEMY OF SC
VIRTUS ACADEMY OF SC

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
06/05/26

Account
Number: XXXX XXXX XXXX 8639

Account Summary

Beginning balance	\$27,109.80	Number of days in billing cycle	31
Payments and credits	27,847.23	Credit limit	80,000.00
Purchase and adjustments less refunds	32,811.20	Available credit	45,740.00
Cash advances	0.00	Available cash line	24,000.00
FINANCE CHARGES	0.00	Payment due date	07/02/26
Balance 06/05/26	\$32,073.77	NEW MINIMUM PAYMENT DUE	1,603.00

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
			VIRTUS ACADEMY OF SC	
05/15	05/15		LATE FEE	39.00
TOTAL XXXX XXXX XXXX 8639 \$27,574.15-				
06/02	06/02	7411870H9EHM8GTD7	PAYMENT - THANK YOU RALEIGH NC	464.35-
06/04	06/04	7411870HBEHM8HQYD	PAYMENT - THANK YOU RALEIGH NC	7,109.80-
06/04	06/04	7411870HBEHM8HQYD	PAYMENT - THANK YOU RALEIGH NC	10,000.00-
06/04	06/04	7411870HBEHM8HQYD	PAYMENT - THANK YOU RALEIGH NC	10,000.00-
TONI BRANDT				
TOTAL XXXX XXXX XXXX 8668 \$10,850.79				
05/09	05/09	2422638GJ0N9AEZM7	SAMSClub #6571 FLORENCE SC	100.65
05/18	05/18	2422638GV0NMH7RB2	WAL-MART #0630 FLORENCE SC	9.29
05/18	05/18	2422638GV0NMH7TRZ	WAL-MART #0630 FLORENCE SC	12.92
05/18	05/18	2444500GS5SQLSDV2	TARGET T-1452 FLORENCE SC	24.81
05/19	05/19	2403629GVL72BLBS5	TEACHERSPAYTEACHERS.COM 646-588-0910 CA	3.00
05/20	05/20	2480166GW0T53RAD8	AMERICAN TROPHY FLORENCE SC	54.00
05/27	05/27	2411641H3N957YJVE	NEWEGG MARKETPLACE 800-390-1119 CA	324.32
05/27	05/27	2413746H4EJDYS1VW	CRACKER BARREL #69 FLOREN843-662-9023 SC	479.03
05/28	05/28	2411641H4NA052WLZ	NEWEGG BUSINESS 800-390-1119 CA	6,214.02

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



405301345057863900160300032073771

PO Box 2360
Omaha NE 68103-2360

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
1,603.00	0.00	07/02/26	32,073.77	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
05/29	05/29	2411641H5NAG1D6K8	NEWEGG MARKETPLACE 800-390-1119 CA	2,101.61
05/29	05/29	2469216H5BXQGXRB5	SQ *AT YOUR SERVICE MEDIA gosq.com SC	950.00
05/31	05/31	2479338H70264LTJ9	IC* COSTCO BY INSTACAR 888-2467822 CA	577.14
JACKIE JOHNSTON				
TOTAL XXXX XXXX XXXX 9179 \$1,553.59				
05/07	05/07	2479338GF02MEYA53	DOCUSIGN INC. Wilmington DE	581.59
05/08	05/08	2479338GG000A5L4F	DOCUSIGN INC. 800-3799973 DE	972.00
DAVID PIERCE				
TOTAL XXXX XXXX XXXX 9567 \$1,338.28				
05/07	05/07	2494301GG09FR6JS3	THE HOME DEPOT #8580 FLORENCE SC	82.92
05/11	05/11	2401134GK2X8ABSX	AMAZON MARK* 7963072D3 AMAZON.COM/MA WA	23.75
05/13	05/13	2404068GMS66FM7YN	SAN-GLO CAROLINA 843-6698700 SC	646.88
05/19	05/19	2494301GW09FTYWJ2	THE HOME DEPOT #8580 FLORENCE SC	107.87
05/28	05/28	2494301H509FTWAW4	THE HOME DEPOT #8580 FLORENCE SC	21.58
06/02	06/02	2469216H9BPX8R88B	LOWES #01120* FLORENCE SC	455.28
JORDAN WASHINGTON				
TOTAL XXXX XXXX XXXX 9534 \$1,860.65				
05/05	05/06	2469216GDBLJBHPKJ	LOWES #01120* FLORENCE SC	82.17
05/08	05/08	2422638GH0N7YJLSG	WAL-MART #0630 FLORENCE SC	61.80
05/11	05/11	2400077GL2X488W8M	COLLEGE SP* FRANCISMAR SIDEARMSPORTS MO	310.00
05/11	05/11	2444500GLBLKJPXG8	WM SUPERCENTER #630 FLORENCE SC	22.65
05/11	05/11	2449398GL6AK6QYL3	ACADEMY SPORTS #196 FLORENCE SC	107.97
05/14	05/14	2406466GP2X491X52	NIAAA FEES NIAAA.FINALFO IN	78.00
05/15	05/15	2480166GP0T54BJ5G	AMERICAN TROPHY FLORENCE SC	239.76
05/17	05/17	2406466GS2X4ADEBA	NIAAA FEES NIAAA.FINALFO IN	260.00
05/18	05/18	2406466GS2X4D5HY5	NIAAA FEES NIAAA.FINALFO IN	104.00
05/18	05/18	2413746GVEJQJZWFF	FIVE BELOW 673 FLORENCE SC	19.44
05/18	05/18	2444500GVBLKMKZAV	WM SUPERCENTER #7188 DARLINGTON SC	16.10
05/18	05/18	2444500GVBLKMKZ8G	SAMS CLUB #6571 FLORENCE SC	33.47
05/18	05/18	2444500GV00POLF6T	DOLLARTREE DARLINGTON SC	18.91
05/26	05/26	2449398H36EE92HVD	ACADEMY SPORTS #196 FLORENCE SC	438.38
06/03	06/03	2449216HB2X4JY35R	USA BASKETBALL USAB.COM CO	68.00
JULIA MARTIN				
TOTAL XXXX XXXX XXXX 0785 \$395.03				
05/05	05/06	2479338GD00RT0YJ2	Adobe Inc 800-8336687 CA	267.92
05/23	05/23	2405523GZN4R8L9W6	AT&T MOBILITY EPAY KH4589@ATT.COTX	127.11
THOMAS SMITH				
TOTAL XXXX XXXX XXXX 8621 \$570.47				
05/12	05/12	2401134GL2X4WVY8	MSFT * E0800ZG680 MICROSOFT.COM WA	45.50
05/30	05/30	2469216H6BM5V3265	AMAZON MKTPL*JX10K2LE3 Amzn.com/bill WA	524.97
ANGELA WALDSCHMIDT				
TOTAL XXXX XXXX XXXX 3960 \$14,215.53				
05/06	05/06	7475542GK4ZGQYPAT	DOUBLETREE HOTELS 843-3157 CREDIT	130.49-
05/06	05/06	2478930GFLGQMSGBJ	OTC BRANDS *OTC BRANDS 800-2280475 NE	110.62
05/08	05/08	2401514GH4J2EWSZD	WINTHROP UNIV MKTPLACE CASPERSOND@WI SC	104.00
05/08	05/08	2469216GGBNKKJ01DY	AMAZON MKTPL*BF3ZJ9MH2 Amzn.com/bill WA	190.41
05/11	05/11	2469216GKBTS0V14H	LOWES #00907* 866-483-7521 NC	60.33
05/11	05/11	2469216GKBTS0V14T	LOWES #00907* 866-483-7521 NC	149.71
05/11	05/11	7469216GKBTS0G5KM	LOWES #01075* FLORENCE SC CREDIT	60.33-
05/14	05/14	2469216GNBVXGV2RM	AMAZON MKTPL*1O0YV9193 Amzn.com/bill WA	38.87
05/19	05/19	2449216GV2X6B5MME	WHEREWILDLIFE.COM WHEREWILDLIF WI	64.99
05/19	05/19	2469216GVBLMKS4M8	B2B Prime*HR9TD5Q03 Amzn.com/bill WA	376.92
05/20	05/20	2444500GW8PR66LLE	PY *HARRIS PEST CONTROL 843-665-4325 SC	260.00
05/20	05/20	2469216GWBMG2ZK3T	AMAZON MKTPL*5E8QX5IC3 Amzn.com/bill WA	62.62
05/21	05/21	2444500GX8PRBRJ5W	SAMS CLUB.COM 800-966-6546 AR	486.02
05/21	05/21	2469216GXBNE733QM	AMAZON MKTPL*9V7598K33 Amzn.com/bill WA	155.00
05/21	05/21	2469216GXBN14BQLX	AMAZON MKTPL*RS8762BS3 Amzn.com/bill WA	44.23
05/23	05/23	2469216GZBPXREBG0	AMAZON MKTPL*4R5555B13 Amzn.com/bill WA	161.79
05/26	05/26	2469216H2BSAVDJ5B	AMAZON MKTPL*R00MN0C63 Amzn.com/bill WA	43.48

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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
05/30	05/30	2469216H6BM29X7VQ	AMAZON MKTPL*M11MO5VU3 Amzn.com/bill WA	52.30
05/30	05/30	7469216H6BXSJSRS3	AMAZON MKTPLACE PMTS Amzn.com/bil CREDIT	60.00-
05/31	05/31	2469216H7BMZM2MWZ	AMAZON MKTPL*QC92W1YB3 Amzn.com/bill WA	716.78
05/31	05/31	2469216H7BN0N0F2E	AMAZON MKTPL*GF6B45EP3 Amzn.com/bill WA	22.26
06/01	06/01	2401134H82X4TVK1N	AMAZON RETA* FJ0F558T3 WWW.AMAZON.CO WA	161.69
06/01	06/01	2401134H82X4TWJ6E	AMAZON RETA* MI6KG4L53 WWW.AMAZON.CO WA	296.85
06/01	06/01	2401134H82X8YL4E8	AMAZON RETA* OR3AK9EC3 WWW.AMAZON.CO WA	38.87
06/01	06/01	2401134H82X81XSTL	AMAZON RETA* VL5RP4IF3 WWW.AMAZON.CO WA	32.38
06/01	06/01	2469216H8BNABJPNA	AMAZON MKTPL*US90J9MR3 Amzn.com/bill WA	576.57
06/01	06/01	2469216H8BNA6WAMS	AMAZON MKTPL*0E00E28G3 Amzn.com/bill WA	1,471.35
06/01	06/01	2469216H8BNKJH09J	AMAZON MKTPL*HC34A9SL3 Amzn.com/bill WA	136.18
06/01	06/01	2469216H8BNKVKEV8	AMAZON MKTPL*Z53627FN3 Amzn.com/bill WA	57.23
06/01	06/01	2469216H8BNM0SAS4	AMAZON MKTPL*2S1NY58V3 Amzn.com/bill WA	7.83
06/01	06/01	2469216H8BNNG3H4X	AMAZON MKTPL*0995E6NZ3 Amzn.com/bill WA	119.97
06/01	06/01	2469216H8BNWEVNZQZ	AMAZON MKTPL*V10914U03 Amzn.com/bill WA	43.86
06/01	06/01	2469216H8BNWWFRKB	AMAZON MKTPL*R23T69M33 Amzn.com/bill WA	28.09
06/01	06/01	2469216H8BNYD60QQ	AMAZON MKTPL*Q60966KO3 Amzn.com/bill WA	98.17
06/01	06/01	2469216H8BNY0MK99	AMAZON MKTPL*WE9EO7IX3 Amzn.com/bill WA	275.68
06/01	06/01	2469216H8BN5KVRQ3	AMAZON MKTPL*KF9001AN3 Amzn.com/bill WA	378.82
06/01	06/01	2469216H8BN660P5A	AMAZON MKTPL*CA99M3JB3 Amzn.com/bill WA	1,069.50
06/01	06/01	2469216H8BN7V8Y19	AMAZON MKTPL*XM32D11Q3 Amzn.com/bill WA	101.86
06/01	06/01	2469216H8BN73DP2Y	AMAZON MKTPL*QG3HY9AY3 Amzn.com/bill WA	557.03
06/01	06/01	2469216H8BN8A6FPX	AMAZON MKTPL*IN5AU1G83 Amzn.com/bill WA	13.72
06/01	06/01	2469216H8BN8VPE7E	AMAZON MKTPL*K32BJ6QL3 Amzn.com/bill WA	438.29
06/01	06/01	2469216H8BN97TT70	AMAZON MKTPL*447UU3SO3 Amzn.com/bill WA	30.94
06/02	06/02	2401134H92X50NP1W	AMAZON RETA* 2W5JI5SF3 WWW.AMAZON.CO WA	13.35
06/02	06/02	2469216H9BPB3Z0KG	AMAZON MKTPL*349QP9WT3 Amzn.com/bill WA	351.53
06/02	06/02	2469216H9BP5Y4WYW	AMAZON MKTPL*YK3PC3SS3 Amzn.com/bill WA	278.76
06/02	06/02	2469216H9BP6AGPQ8	AMAZON MKTPL*AW3RJ6IJ3 Amzn.com/bill WA	58.21
06/02	06/02	2469216H9BP6GDTFT	AMAZON MKTPL*3960D3F63 Amzn.com/bill WA	33.04
06/02	06/02	7469216H9BPM4Y40K	AMAZON MKTPLACE PMTS Amzn.com/bil CREDIT	22.26-
06/03	06/03	2401134HA2X7WQ88E	AMAZON RETA* 0Z4IP7FM3 WWW.AMAZON.CO WA	14.84
06/03	06/03	2469216HABRV5XFGS	AMAZON MKTPL*4M3U27FS3 Amzn.com/bill WA	267.33
06/03	06/03	2469216HABRWFKNQY	AMAZON MKTPL*H053Y63J3 Amzn.com/bill WA	346.05
06/03	06/03	2469216HABR59FM4G	PUBLIC STORAGE 25916 800-567-0759 SC	474.00
06/03	06/03	2469216HABR6P9KJ5	AMAZON MKTPL*5P4QK9ZY3 Amzn.com/bill WA	274.13
06/03	06/03	2469216HABR72F05Z	AMAZON MKTPL*J73XR6T13 Amzn.com/bill WA	26.32
06/03	06/03	2469216HABR8K3BK6	AMAZON MKTPL*MH2ES4ZJ3 Amzn.com/bill WA	468.20
06/04	06/04	2401134HB2X50SJPV	AMAZON RETA* RB5QD0C03 WWW.AMAZON.CO WA	181.38
06/04	06/04	2469216HBBT2LHZMA	AMAZON MKTPL*TN4RC44D3 Amzn.com/bill WA	1,016.55
06/05	06/05	2401134HQ2X5LQH6A	AMAZON RETA* BT7133ZC3 WWW.AMAZON.CO WA	166.69
06/05	06/05	2401134HQ2X582R3J	AMAZON RETA* F78LV0RK3 WWW.AMAZON.CO WA	115.64
06/05	06/05	2469216HQBTX2X7KQ	AMAZON MKTPL*Q26B57WT3 Amzn.com/bill WA	1,367.38
MITZI LEE				
TOTAL XXXX XXXX XXXX 8118 \$1,106.22				
05/07	05/07	2422638GG0N6HHTRW	WAL-MART #0630 FLORENCE SC	43.67
05/14	05/14	2480197GPMVBMGDQF	FOREST LAKE GREENHOUSES FLORENCE SC	302.31
05/27	05/27	2413746H40127628E	USPS PO 4529400501 FLORENCE SC	624.00
05/29	05/29	2469216H5BWVV2RJV	AMAZON MKTPL*FI6KH2DR3 Amzn.com/bill WA	136.24
CHRISTOPHER LEWIS				
TOTAL XXXX XXXX XXXX 4472 \$608.56				
05/05	05/06	2444500GF2X7TY87J	SAMS CLUB.COM 800-966-6546 AR	327.54
05/07	05/07	2445501GF43AE9THX	SAMSClub #6571 FLORENCE SC	281.02

PO Box 2360
Omaha NE 68103-2360

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.