



PO Box 2360
Omaha NE 68103-2360



Name: VIRTUS ACADEMY OF SC
VIRTUS ACADEMY OF SC

Billing Cycle
Closing Date:
05/05/26

Account
Number: XXXX XXXX XXXX 8639

Account Summary

Beginning balance	\$14,750.18	Number of days in billing cycle	30
Payments and credits	81.83	Credit limit	80,000.00
Purchase and adjustments less refunds	12,128.25	Available credit	52,102.00
Cash advances	0.00	Available cash line	24,000.00
FINANCE CHARGES	313.20	Payment due date	06/02/26
Balance 05/05/26	\$27,109.80	NEW MINIMUM PAYMENT DUE	2,010.17

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	
05/05	05/05	*FINANCE CHARGE*	PURCHASES \$313.20 CASH ADVANCE \$0.00	313.20
			TONI BRANDT	
			TOTAL XXXX XXXX XXXX 8668 \$913.95	
04/21	04/21	F393900FZ000E1DF+	EXPEDITED CARD DELVRY FEE	35.00
04/21	04/21	F393900FZ000E1DF+	EXPEDITED CARD DELVRY FEE	35.00-
04/28	04/28	2473309G73LWTDMDJ	JERSEY MIKES 7091 FLORENCE SC	110.55
04/28	04/28	7473309G73LWTDMDZ	JERSEY MIKES 7091 FLORENCE SC CREDIT	11.83-
04/30	04/30	2444500G88PPPR5AD	SAMS CLUB.COM 800-966-6546 AR	599.77
05/01	05/01	2401134G92X9STJJ9	ZOOM.COM 888-799-9666 ZOOM.US CA	183.07
05/02	05/02	2469216GABSM3WNVK	AMAZON MKTPL*BV29Y88W2 Amzn.com/bill WA	32.39
			JACKEE JOHNSTON	
			TOTAL XXXX XXXX XXXX 9179 \$0.00	
04/21	04/21	F393900FZ000E1DF+	EXPEDITED CARD DELVRY FEE	35.00
04/21	04/21	F393900FZ000E1DF+	EXPEDITED CARD DELVRY FEE	35.00-
			DAVID PIERCE	
			TOTAL XXXX XXXX XXXX 9567 \$1,082.60	
04/16	04/16	2401134FS2X8GG74Y	AMAZON RETA* BS5T32EA2 WWW.AMAZON.CO WA	194.38
04/16	04/16	2469216FSBN4WZ6G7	SQ *MUNOZ FARM LLC Crestview FL	105.06
04/16	04/16	2469216FSBN52SBJ8	SQ *SAVANNA'S GARDEN TREA Darlington SC	27.78
04/16	04/16	2469216FSBN54KMRX	SQ *TRUESDALE FARMS Darlington SC	25.00

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

405301345057863900201017027109805

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
2,010.17	655.17	06/02/26	27,109.80	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



PO Box 2360
Omaha NE 68103-2360Account
Number: XXXX XXXX XXXX 8639**Transactions Since Last Statement (continued)**

Trans	Post	Reference Number	Description	Amount
04/21	04/21	2412254G0M28AR18Q	BP#9787482PINE NEEDLES B FLORENCE SC	14.50
04/29	04/29	2404068G7S66DYA53	FLORENCE LOCK AND KEY FLORENCE SC	20.12
04/29	04/29	2494301G809FR4A25	THE HOME DEPOT #8580 FLORENCE SC	14.28
05/04	05/04	2401134GQ2X5JQRJP	AMAZON MARK* BV4CA3U72 AMAZON.COM/MA WA	681.48
JORDAN WASHINGTON				
TOTAL XXXX XXXX XXXX 9534 \$1,000.00				
04/06	04/06	2480197FGLHXT2V3M	TIDAL WAVE FLORENCE FLORENCE SC	1,000.00
JULIA MARTIN				
TOTAL XXXX XXXX XXXX 0785 \$395.03				
04/05	04/06	2479338FF009AEXYG	Adobe Inc 800-8336687 CA	267.92
04/23	04/23	2405523G1M3Y3H0SH	AT&T MOBILITY EPAY KH4589@ATT.COTX	127.11
THOMAS SMITH				
TOTAL XXXX XXXX XXXX 8621 \$45.50				
04/12	04/12	2420429FN00LVPJXB	MSFT * E0800Z7PHH 800-6427676 WA	45.50
ANGELA WALDSCHMIDT				
TOTAL XXXX XXXX XXXX 3960 \$7,672.32				
04/07	04/07	2469216FH33EZ68G7	AMAZON MKTPL*BC4HH3M41 Amzn.com/bill WA	151.13
04/08	04/08	2401133FKS66HJMBJ	DOUBLETREE MYRTLE BEACH 843-3157100 SC	647.24
04/14	04/14	2400077FR2X4X3ETF	RES* HAMPTONIN8 HOTELPLANNER. FL	378.20
04/14	04/14	2469216FRBLJM0FS9	AMAZON MKTPL*BY82U9Y42 Amzn.com/bill WA	28.70
04/15	04/15	2413747FS1NVY1Q66	THE NATIONAL BETA CLUB 800-8458281 SC	1,020.96
04/15	04/15	2444500FT8PRQ8BS3	PY *HARRIS PEST CONTROL 843-665-4325 SC	260.00
04/15	04/15	2469216FTBLSVNXRT	AMAZON MKTPL*B75X59E70 Amzn.com/bill WA	128.86
04/15	04/15	2469216FTBMFFB7S5	AMAZON MKTPL*BS4CV9NV2 Amzn.com/bill WA	19.82
04/20	04/20	2427074FYS66K811T	NATIVE AMERICAN SEED 325-4463600 TX	21.83
04/20	04/20	2427539FZS66L9RYX	PRAIRIE NURSERY 608-2963679 WI	76.70
04/20	04/20	2469216FYBT7TAP17	AMAZON MKTPL*BS8AO8KH2 Amzn.com/bill WA	42.75
04/20	04/20	2469216FYBT8GKMZH	AMAZON MKTPL*BS5IV9KV2 Amzn.com/bill WA	30.47
04/20	04/20	2474400FYS66D7RNR	TENNESSEE WHOLESALE NURSE931-6927325 TN	20.90
04/21	04/21	2469216FZBSF8QEFR	AMAZON MKTPL*BY9GJ5JJ0 Amzn.com/bill WA	166.17
04/23	04/23	2475542G24N2EB8DE	HYATT PLACE 843-5199900 SC	1,024.10
04/27	04/27	2401134G52X7H1BSV	SP AMERICAN MEADOWS AMERICANMEADO VT	22.65
04/27	04/27	2401134G52X8V9FSE	SP TRUELOVE SEEDS TRUELOVESEEDS PA	11.15
04/27	04/27	2411641G5LT3KPRGZ	BAKER CREEK HEIRLOOM SEED417-924-8917 MO	45.45
04/27	04/27	2479338G5025LVSQK	Etsy.com*SwanMillNursery 718-8557955 NY	53.89
04/28	04/28	2469216G6BPH770NF	AMAZON MKTPL*BV2778482 Amzn.com/bill WA	428.40
04/29	04/29	2405523G7MA8N3721	WALMART.COM 800-925-6278 AR	222.47
04/29	04/29	2405523G7MA8N9D5B	WALMART.COM 800-925-6278 AR	222.47
04/29	04/29	2449216G72X65L9GE	SP SHOPNEHS.US SHOPNEHS.US MO	257.95
04/30	04/30	2401134G82X4R2BQH	AMAZON RETA* BV0KG4A32 WWW.AMAZON.CO WA	13.01
04/30	04/30	2401134G82X952JA6	AMAZON RETA* BS9B00KE0 WWW.AMAZON.CO WA	86.39
04/30	04/30	2469216G8BRH8XPV	AMAZON MKTPL*BV0TV9AP2 Amzn.com/bill WA	44.90
04/30	04/30	2469216G8BRZKBKDD	AMAZON MKTPL*BV31661C2 Amzn.com/bill WA	80.95
04/30	04/30	2469216G8BT3D6J7G	AMAZON MKTPL*BV8FT3PC2 Amzn.com/bill WA	39.71
04/30	04/30	2476062G8003JPBZW	BARGAIN BALLOONS 866-3301272 NY	137.83
05/02	05/02	2469216GABSZM3NMF	AMAZON MKTPL*BJ2UC8OH0 Amzn.com/bill WA	115.90
05/02	05/02	2469216GABV4ZTT8Z	AMAZON MKTPL*BJ96O3Q61 Amzn.com/bill WA	165.71
05/03	05/03	2469216GBBVG7EKT2	PUBLIC STORAGE 25916 800-567-0759 SC	474.00
05/03	05/03	2469216GBBW5JADYN	AMAZON MKTPL*BJ62T1JL0 Amzn.com/bill WA	682.30
05/04	05/04	2469216GQBWDK6MPJ	AMAZON MKTPL*BJ7XX0AL0 Amzn.com/bill WA	381.60
05/04	05/04	2476062GQ003N9JZ8	BARGAIN BALLOONS 866-3301272 NY	167.76
MITZI LEE				
TOTAL XXXX XXXX XXXX 8118 \$211.06				
04/13	04/13	2403629FPMKPDEVN1	EB *APRIL 21-22 2026 S 801-413-7200 CA	28.00
04/14	04/14	2403629FRLVLGLRQT	EB *MAY 12-13 2026 SC 801-413-7200 CA	28.00
04/15	04/15	2403629FTLWPGZ27L	ZAZZLE INC 888-892-9953 CA	155.06
CHRISTOPHER LEWIS				
TOTAL XXXX XXXX XXXX 4472 \$725.96				
04/14	04/14	2444500FS2X7TNTNZ	SAMS CLUB.COM 800-966-6546 AR	372.25
04/29	04/29	2444500G88PPPPJEB	SAMS CLUB.COM 800-966-6546 AR	353.71

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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	20,324.75	313.20
Cash Advances	2.208	26.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES:

\$313.20

Total Transaction Charges:

\$0.00

Total FINANCE CHARGES:

\$313.20

ANNUAL PERCENTAGE RATE:

18.490%

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.

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