FirstCitizensBank

PO Box 2360
Omaha NE 68103-2360

VISA

Billing Cycle
Closing Date:
09/05/26

Name: VIRTUS ACADEMY OF SC
VIRTUS ACADEMY OF SC

Account
Number: XXXX XXXX XXXX 8639

Account Summary

Beginning balance	$22,358.29	Number of days in billing cycle	31
Payments and credits	47.35	Credit limit	80,000.00
Purchase and adjustments less refunds	10,404.89	Available credit	46,711.00
Cash advances	0.00	Available cash line	24,000.00
FINANCE CHARGES	432.87	Payment due date	10/02/26
Balance 09/05/26	$33,148.70	NEW MINIMUM PAYMENT DUE	2,726.65

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	
09/05	09/05	*FINANCE CHARGE*	PURCHASES $432.87 CASH ADVANCE $0.00	432.87
			TONI BRANDT	
			TOTAL XXXX XXXX XXXX 8668 $179.79	
08/25	08/25	2475542KY50HEAZB1	HARDEES 1505981 FLORENCE SC	33.00
09/02	09/02	2413746L60151QDKL	USPS PO 4529400501 FLORENCE SC	38.85
09/03	09/03	2469216L6BLYL2ZXV	LOWES #00907* 866-483-7521 NC	107.94
			JACKEE JOHNSTON	
			TOTAL XXXX XXXX XXXX 9179 $2,417.02	
08/09	08/09	2400077KE2X47ZJ3W	SMORE.COM SMORE.COM MS	179.00
08/19	08/19	2449216KP2X5YEHT2	BETTERWORLDBOOKS.COM BETTERWORLDBO IN	832.65
08/24	08/24	2402762KW1YPM7Z9T	WHOLESALEIM 855-457-6257 NY	241.22
08/27	08/27	2420785L04ZL4S2ST	EMBASSY SUITES MYRTLE BE 843-4490006 SC	210.56
08/27	08/27	2420785L04ZL4S2V1	EMBASSY SUITES MYRTLE BE 843-4490006 SC	210.56
08/27	08/27	2420785L04ZL4S22G	EMBASSY SUITES MYRTLE BE 843-4490006 SC	210.56
08/27	08/27	2420785L04ZL4S229	EMBASSY SUITES MYRTLE BE 843-4490006 SC	210.56
09/01	09/01	2422638L50VNP3L86	SAMSCLUB #6571 FLORENCE SC	97.08
09/02	09/02	2442733L5LYRYVZDV	TA FLORENCE 527 FLORENCE SC	200.00
09/02	09/02	2442733L5LYRYVZED	TA FLORENCE 527 FLORENCE SC	24.83

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
2,726.65	1,069.65	10/02/26	33,148.70	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

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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 $514.11**	
08/06	08/06	2494301KB09FNGN7E	THE HOME DEPOT #8580 FLORENCE SC	23.28
08/21	08/21	2401134KT2X8DWXP4	AMAZON RETA* 5A8LO37A2 WWW.AMAZON.CO WA	259.57
08/25	08/25	2469216KXBMZ4KF6A	AMAZON MKTPL*5O9HY16O1 Amzn.com/bill WA	50.71
09/02	09/02	2469216L5BX25T9SZ	AMAZON MKTPL*5Q6G47SJ2 Amzn.com/bill WA	34.55
09/03	09/03	2469216L6BXG51ZR4	PUBLIC STORAGE 27487 800-567-0759 SC	146.00
			JORDAN WASHINGTON **TOTAL XXXX XXXX XXXX 9534 $2,434.20**	
08/12	08/12	2444500KG8PRR2569	GLF*COUNTRYCLUBSC FLORENCE SC	30.00
08/13	08/13	2423168KJRZDL8YLJ	HARBOR FREIGHT TOOLS 264 FLORENCE SC	109.06
08/13	08/13	2449398KJ72ZXSTQ2	ACADEMY SPORTS #196 FLORENCE SC	86.36
08/17	08/17	2407314KNS66HYJ3P	MICKY FINNS 843-3179463 SC	49.23
08/17	08/17	2442733KMLYRWPGBF	TA FLORENCE 527 FLORENCE SC	200.00
08/17	08/17	2444500KM5SE4TSAE	SAMS CLUB.COM 800-966-6546 AR	192.23
08/17	08/17	2473309KN48G07BZD	CAROLINA INT. TRUCKS FLORENCE SC	1,516.98
08/18	08/18	2469216KNBVJBN41V	SQ *ALL STAR SPORTS Florence SC	13.21
08/19	08/19	2444500KR2X8RKXWV	SAMS CLUB.COM 800-966-6546 AR	170.06
09/01	09/01	2425138L40T57XABB	S/W PRINTING COMPANY FLORENCE SC	67.07
			THOMAS SMITH **TOTAL XXXX XXXX XXXX 8621 $337.41**	
08/12	08/12	2401134KG2X4YZEHX	MSFT * E080104G5K MICROSOFT.COM WA	45.50
08/19	08/19	2479338KP00RFMRAZ	Adobe Inc 800-8336687 CA	291.91
			ANGELA WALDSCHMIDT **TOTAL XXXX XXXX XXXX 4438 $4,441.61**	
08/05	08/06	7469216K9BNL8WVRS	AMAZON MKTPLACE PMTS Amzn.com/bil CREDIT	47.35-
08/08	08/08	2469216KQBS6DAHGK	AMAZON MKTPL*561AX9IZ0 Amzn.com/bill WA	359.05
08/09	08/09	2469216KD8REH01ZV	PUBLIC STORAGE 25916 800-567-0759 SC	568.80
08/10	08/10	2400077KF2X47GJXL	VENTRIS LEARNING WWW.VENTRISLE WI	248.40
08/10	08/10	2469216KE8TXVH2NE	AMAZON MKTPL*5H02D1NW0 Amzn.com/bill WA	25.81
08/11	08/11	2469216KF8PEG6N5H	AMAZON MKTPL*5H76B8ZJ2 Amzn.com/bill WA	24.50
08/11	08/11	2469216KF8PG0ML1G	AMAZON MKTPL*5H4U49NG2 Amzn.com/bill WA	26.74
08/11	08/11	2469216KF8PG6NKDS	AMAZON MKTPL*5H3X49JE1 Amzn.com/bill WA	164.28
08/11	08/11	2469216KF8R1430EY	AMAZON MKTPL*5H79P41V0 Amzn.com/bill WA	381.89
08/12	08/12	2469216KG8RVF1B1K	AMAZON MKTPL*5H1VY1GF2 Amzn.com/bill WA	100.41
08/12	08/12	2469216KG8RX5GQSD	AMAZON MKTPL*5H6P96M51 Amzn.com/bill WA	132.84
08/13	08/13	2469216KH8TABEZ50	AMAZON MKTPL*5H9S69B20 Amzn.com/bill WA	103.67
08/15	08/15	2449398KK73BD27D8	LAKESHORE LEARNING MATER 310-537-8600 CA	56.13
08/15	08/15	2469216KK8V8723H3	AMAZON MKTPL*5H7EP2RS1 Amzn.com/bill WA	137.04
08/17	08/17	2401134KM2X8LVK8X	AMAZON RETA* 5A48P30W1 WWW.AMAZON.CO WA	170.40
08/18	08/18	2401134KN2X5V7L9Y	AMAZON RETA* 5A64V7GR1 WWW.AMAZON.CO WA	198.32
08/18	08/18	2413746KPEJDEKF5R	OFFICE DEPOT #2200 800-463-3768 SC	170.40
08/19	08/19	2401134KP2X88AMNH	AMAZON RETA* 5A2JZ56C0 WWW.AMAZON.CO WA	13.50
08/19	08/19	2469216KPBWGFXZ1H	AMAZON MKTPL*5A0H20XM2 Amzn.com/bill WA	115.16
08/19	08/19	2469216KPBWKQPT0Q	AMAZON MKTPL*5A0LG3DX1 Amzn.com/bill WA	46.54
08/19	08/19	2469216KPBWNP9NP5	SCHOOL SPECIALTY ECOMM 888-388-3224 WI	120.05
08/21	08/21	2401134KT2X53LEL0	AMAZON RETA* 5A3FS5DI2 WWW.AMAZON.CO WA	68.00
08/31	08/31	2401134L32X8VXZFV	SP HOUSE OF STAUNTON HOUSEOFSTAUNT AL	190.00
08/31	08/31	2444500L38PRE9TAZ	PY *HARRIS PEST CONTROL 843-665-4325 SC	260.00
09/01	09/01	2413746L48RBEX03E	USPS.COM POSTAL STORE 800-782-6724 MO	248.85
09/01	09/01	2469216L4BW8DB57S	AMAZON MKTPL*5Q4603Y61 Amzn.com/bill WA	77.71
09/02	09/02	2469216L5BWH4METD	AMAZON MKTPL*5Q3YF9630 Amzn.com/bill WA	6.47
09/03	09/03	2469216L6BXGXXLSD	PUBLIC STORAGE 25916 800-567-0759 SC	474.00
			MITZI LEE **TOTAL XXXX XXXX XXXX 8118 $33.40**	
08/31	08/31	2444500L48PSK0SXN	SAMS CLUB.COM 800-966-6546 AR	33.40

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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	28,090.52	432.87
Cash Advances	2.208	26.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES:	**$432.87**
Total Transaction Charges:	**$0.00**
Total FINANCE CHARGES:	**$432.87**
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.

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.