



PO Box 2360
Omaha NE 68103-2360



Name: VIRTUS ACADEMY OF SC
VIRTUS ACADEMY OF SC

Billing Cycle
Closing Date:
10/05/26

Account
Number: XXXX XXXX XXXX 8639

Account Summary

Beginning balance	\$33,148.70	Number of days in billing cycle	30
Payments and credits	48,367.84	Credit limit	80,000.00
Purchase and adjustments less refunds	18,229.58	Available credit	75,919.00
Cash advances	0.00	Available cash line	24,000.00
FINANCE CHARGES	0.00	Payment due date	11/02/26
Balance 10/05/26	\$3,010.44	NEW MINIMUM PAYMENT DUE	150.00

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 \$48,367.84-				
09/08	09/08	7411870LBEHM8G5WA	PAYMENT - THANK YOU RALEIGH NC	10,000.00-
09/28	09/28	7411870LZEHM8N96Q	PAYMENT - THANK YOU RALEIGH NC	10,000.00-
09/29	09/29	7411870M0EHM8NJYS	PAYMENT - THANK YOU RALEIGH NC	10,000.00-
10/01	10/01	7411870M2EHM8P6FN	PAYMENT - THANK YOU RALEIGH NC	10,000.00-
10/02	10/02	7411870M3EHM8PG8E	PAYMENT - THANK YOU RALEIGH NC	8,367.84-
TONI BRANDT				
TOTAL XXXX XXXX XXXX 8668 \$408.79				
09/09	09/09	2475542LD50MVFADL	HYATT PLACE FLORENCE SC	277.50
09/15	09/15	2413746LKEJQL66SF	OFFICE DEPOT #336 FLORENCE SC	64.74
09/29	09/29	2473309M14FSQ45T1	JERSEY MIKES 7091 FLORENCE SC	66.55
JACKEE JOHNSTON				
TOTAL XXXX XXXX XXXX 9179 \$6,417.98				
09/15	09/15	2494300LKEPAS1TXD	PILOT 337 FLORENCE SC	91.56
09/19	09/19	2449398LN7QEBPSE5	LAKESHORE LEARNING MATER 310-537-8600 CA	6,244.42
09/28	09/28	2413746M0014E4JG4	USPS KIOSK 4529409550 FLORENCE SC	82.00
DAVID PIERCE				
TOTAL XXXX XXXX XXXX 9567 \$462.90				
09/15	09/15	2412254LKS3JQATFW	BP#9787482PINE NEEDLES B FLORENCE SC	16.90
09/23	09/23	2442733LSLYRYE4PZ	TA FLORENCE 527 FLORENCE SC	300.00
10/03	10/03	2469216M4BWHYW8KL	PUBLIC STORAGE 27487 800-567-0759 SC	146.00

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
150.00	0.00	11/02/26	3,010.44	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

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Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
JORDAN WASHINGTON				
TOTAL XXXX XXXX XXXX 9534 \$2,626.94				
09/08	09/08	2443565LQ658S6D3G	PLAYON! SPORTS P://WWWPLA GA	600.00
09/09	09/09	2422638LD0W4NBX7S	SAMSClub #6571 FLORENCE SC	32.13
09/10	09/10	2408119LE0W5MVL5K	SAMSClub #6571 FLORENCE SC	61.64
09/10	09/10	2469216LDBV0KWRXP	SQ *STRIPE-IT, LLC Florence, SC SC	383.00
09/10	09/10	2480197LDTXW841FT	TIDAL WAVE FLORENCE FLORENCE SC	750.00
09/15	09/15	2442733LJLYRXLVQ5	TA FLORENCE 527 FLORENCE SC	250.00
09/16	09/16	2405524LKS4GXPQB5	SONIC DRIVE IN #6723 DARLINGTON SC	35.48
09/16	09/16	2405524LKS4GXPQQ5	SONIC DRIVE IN #6723 DARLINGTON SC	42.57
09/21	09/21	2408119LT0WNH3MAY	SAMSClub #6571 FLORENCE SC	93.63
09/22	09/22	2469216LTBWDWER1R	LOWES #01120* FLORENCE SC	18.34
09/23	09/23	2444500LVHEWHR5Q6	DOLLAR-GENERAL #3054 FLORENCE SC	10.26
09/23	09/23	2444500LV00NQ6MMP	FAMILY DOLLAR FLORENCE SC	9.88
09/28	09/28	2401134M02X4DY4QH	SP NFHS-SG NFHS.COM IN	115.00
09/28	09/28	2405524LZSHKV86K5	SONIC DRIVE IN #6723 DARLINGTON SC	35.48
09/28	09/28	2408119M00X503GD3	SAMSClub #6571 FLORENCE SC	40.36
09/30	09/30	2410829M12X5RL88F	ESPORTS COACHES ASSOC WWW.NAECAD.OR KS	125.00
10/01	10/01	2413746M3EJH3FTYF	OFFICE DEPOT #336 FLORENCE SC	24.17
THOMAS SMITH				
TOTAL XXXX XXXX XXXX 8621 \$395.39				
09/05	09/06	2403629L8MLZZ2XRN	ADOBE *ADOBE 408-536-6000 CA	291.91
09/12	09/12	2401134LF2X4Y47BQ	MSFT * E08010BWMW MICROSOFT.COM WA	45.50
09/18	09/18	2413746LNEJMW5PH1	U-HAUL MOVING & STORAGE O FLORENCE SC	56.00
10/01	10/01	2410829M22X61EM0R	MOSYLE COR* MOSYLE_MAN MOSYLE.COM FL	1.98
ANGELA WALDSCHMIDT				
TOTAL XXXX XXXX XXXX 4438 \$4,190.44				
09/07	09/07	2401134LA2X8D0A2N	AMAZON RETA* 539DE4M52 WWW.AMAZON.CO WA	140.68
09/08	09/08	2444500LB5SEBAFRH	WALMART.COM 8009256278 800-966-6546 AR	24.83
09/08	09/08	2444500LB5SEBAFSX	WALMART.COM 8009256278 800-966-6546 AR	246.24
09/09	09/09	2469216LQBTHTFN40T	AMAZON MKTPL*530HB4S80 Amzn.com/bill WA	20.10
09/11	09/11	2444500LF55F6MMLZ	SAMS CLUB.COM 800-966-6546 AR	150.94
09/13	09/13	2469216LGBXJT5JVX	AMAZON MKTPL*5L5K66IR1 Amzn.com/bill WA	166.89
09/16	09/16	2444500LK8PRE3QY2	PY *HARRIS PEST CONTROL 843-665-4325 SC	260.00
09/18	09/18	2469216LMBRHFLL3H	WALMART BUSINESS+ 833-707-1245 AR	105.84
09/21	09/21	2401134LR2X929AVE	SP BIZCHAIR BIZCHAIR.COM GA	1,744.93
09/21	09/21	2469216LRBSXD618Q	AMAZON MKTPL*5R5H14DE0 Amzn.com/bill WA	24.50
09/22	09/22	2405523LTSAMS5TF5	WALMART.COM 800-925-6278 AR	190.54
09/22	09/22	2405523LTSAMTTQVA	WALMART.COM 800-925-6278 AR	18.17
10/01	10/01	2402762M31YRA7KVE	CLAY KING 888-838-3625 SC	370.44
10/01	10/01	2469216M2BV6P16QB	AMAZON MKTPL*5197C0800 Amzn.com/bill WA	120.16
10/03	10/03	2449398M47G1TARR9	LAKE SHORE LEARNING MATER 310-537-8600 CA	67.62
10/03	10/03	2469216M4BWHYRJ7L	PUBLIC STORAGE 25916 800-567-0759 SC	474.00
10/05	10/05	2469216M6BM3925WL	AMAZON MKTPL*592HV28Q1 Amzn.com/bill WA	64.56
CHRISTOPHER LEWIS				
TOTAL XXXX XXXX XXXX 4472 \$3,727.14				
09/10	09/10	2494300LEELMG532F	HOLIDAY INN EXPRESS 8036951111 SC	374.08
09/16	09/16	2400175LK2R0996PY	AVIATIONPARKINGONLINEPMT 704-359-4038 NC	42.00
09/16	09/16	2400175LK2R0996X2	AVIATIONPARKINGONLINEPMT 704-359-4038 NC	42.00
09/29	09/29	2411641M0LP6FQ25T	WILSON LANGUAGE TRAINING 508-368-2399 MA	825.82
09/30	09/30	2449398M17F7VKZMR	LAKE SHORE LEARNING MATER 310-537-8600 CA	158.67
09/30	09/30	2469216M1BTJT1T8T	REALLY GOOD STUFF 800-366-1920 CT	543.06
10/01	10/01	2469216M2BV6Z1K4M	IN *VENTRIS LEARNING 608-8258282 WI	1,741.51

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TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.562	18.74	0.00	0.00
Cash Advances	2.228	26.74	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.