



PO Box 2360
Omaha NE 68103-2360



Name: LIBERTY STEAM CHART
LIBERTY STEAM CHART

Billing Cycle
Closing Date:
10/05/26

Account
Number: XXXX XXXX XXXX 7473

Account Summary

Beginning balance	\$11,053.88	Number of days in billing cycle	30
Payments and credits	0.00	Credit limit	25,000.00
Purchase and adjustments less refunds	4,207.26	Available credit	9,448.00
Cash advances	0.00	Available cash line	7,500.00
FINANCE CHARGES	206.54	Payment due date	11/02/26
Balance 10/05/26	\$15,467.68	NEW MINIMUM PAYMENT DUE	1,325.00

Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849

SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

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Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			LIBERTY STEAM CHART	
10/05	10/05	*FINANCE CHARGE*	PURCHASES \$206.54 CASH ADVANCE \$0.00	206.54
			\$3,518.72	
09/05	09/06	2410829L82X4K124V	WEDGEHR WEDGEHR.COM MI	250.00
09/08	09/08	2404547L86EM4YSGN	SUMTER CASH AND CARRY 803-4699600 SC	26.98
09/08	09/08	2442733LQLM7X9EGY	CHICK-FIL-A #01383 SUMTER SC	500.00
09/11	09/11	2403629LEMLXJZT71	WIX.COM*1261498775 1-415-6399034CA	5.38
09/11	09/11	2479338LE00V35GEE	Mailchimp 678-9990141 GA	108.00
09/15	09/15	2444500LK00NTTWPQ	PAPA JOHN'S #0745 843-626-7272 SC	207.78
09/17	09/17	2444500LM00NL0R1M	PAPA JOHN'S #0745 843-626-7272 SC	296.67
09/18	09/18	2469216LMBRT4MBWZ	Spectrum 855-707-7328 MO	135.40
09/21	09/21	2401134LR2X50N14L	MSFT * E03010MSOF MICROSOFT.COM WA	43.67
09/24	09/24	2444500LV5SEQMQKB	WALMART.COM 8009256278 800-966-6546 AR	76.52
09/27	09/27	2401134LY2X6XEM1T	SLACK T01LFMN51TK SLACK.COM CA	1,375.43
09/28	09/28	2401134LZ2X81DWEQ	WIX.COM 1264853273 WWW.WIX.COM CA	10.78
09/28	09/28	2413746M0EJQ747ZR	FIVE BELOW 6065 SUMTER SC	220.00
09/30	09/30	2404547M16EM4V479	SUMTER CASH AND CARRY 803-4699600 SC	12.11
10/05	10/05	2410829M62X4GAL74	WEDGEHR WEDGEHR.COM MI	250.00

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

405301345074747300132500015467685

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
1,325.00	552.00	11/02/26	15,467.68	XXXX XXXX XXXX 7473

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$	.
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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



LIBERTY STEAM CHART
LIBERTY STEAM CHART
108 N MAIN ST
SUMTER SC 29150-4948



PO Box 2360
Omaha NE 68103-2360

Account
Number: XXXX XXXX XXXX 7473

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
				\$436.11
09/08	09/08	2443106LQEQ5BYFY	SIMPSONS ACE HDWE SUMTER SC	58.30
09/09	09/09	2469216LQBS2M9N58	LOWES #00626* SUMTER SC	66.96
09/09	09/09	2469216LQBTETAV23	AMAZON MKTPL*536MP2S72 Amzn.com/bill WA	180.80
09/15	09/15	2443106LKEPB24GH5	SIMPSONS ACE HDWE SUMTER SC	32.35
09/16	09/16	2443106LLEPXEJ96X	SIMPSONS ACE HDWE SUMTER SC	10.99
09/29	09/29	2469216M0BRTLSYY1	AMAZON MKTPL*519SJ0460 Amzn.com/bill WA	77.80
10/02	10/02	2413747M4000FBATT	WALLY'S HARDWARE SUMTER SC	8.91
				\$227.45
10/02	10/02	2444500M400NZ3Y42	PAPA JOHN'S #0745 843-626-7272 SC	227.45
				\$24.98
09/08	09/08	2403629LBLPJR2QNM	ADOBE *ADOBE 408-536-6000 CA	19.99
09/08	09/08	2403629LBLPJR6JAT	ADOBE *ADOBE 408-536-6000 CA	4.99

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.562	18.74	13,222.50	206.54
Cash Advances	2.228	26.74	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$206.54
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$206.54
ANNUAL PERCENTAGE RATE: 18.740%

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 it we may report you as delinquent.

O1AG1136 – 05/04/26