



PO Box 2360
Omaha NE 68103-2360



Name: LIBERTY STEAM CHART
LIBERTY STEAM CHART

Billing Cycle
Closing Date:
09/05/26

Account
Number: XXXX XXXX XXXX 7473

Account Summary

Beginning balance	\$15,832.95	Number of days in billing cycle	31
Payments and credits	13,330.51	Credit limit	25,000.00
Purchase and adjustments less refunds	8,456.57	Available credit	13,946.00
Cash advances	0.00	Available cash line	7,500.00
FINANCE CHARGES	94.87	Payment due date	10/02/26
Balance 09/05/26	\$11,053.88	NEW MINIMUM PAYMENT DUE	552.00

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	
09/05	09/05	*FINANCE CHARGE*	PURCHASES \$94.87 CASH ADVANCE \$0.00	94.87
			\$13,054.03-	
08/05	08/05	7411870KA00XTMJG2	ELECTRONIC PMT-THANK YOU RALEIGH NC	13,054.03-
			\$4,835.73	
08/07	08/07	2413746KB5SL49FWT	www.cvs.com 800-746-7287 RI	155.46
08/11	08/11	2403629KFMLYTV7KK	WIX.COM*1255737825 1-415-6399034CA	5.38
08/11	08/11	2479338KF0067FBLN	Mailchimp 678-9990141 GA	108.00
08/14	08/14	7411641KJLTFWYFEH	BEAST ACADEMY 85867545 CREDIT	276.48-
08/20	08/20	2469216KRBXBVZWZZ	Spectrum 855-707-7328 MO	135.40
08/21	08/21	2401134KT2X53HYWN	MSFT * E03010FE8N MICROSOFT.COM WA	99.63
08/25	08/25	2444500KYBLKL25R9	WM SUPERCENTER #5383 SUMTER SC	600.00
08/27	08/27	2401134KZ2X6KBJ1B	SLACK T01LFMN51TK SLACK.COM CA	1,387.93
08/28	08/28	2403629L0LVJW4WX4	WIX.COM*1259086541 1-415-6399034CA	10.78
08/29	08/29	2401134L12X8ADTG7	CALENDLY CALENDLY.COM GA	622.08
08/31	08/31	2427074L3S66D5WWS	GALLOWAY & MOSELEY SUMTER SC	146.44
09/01	09/01	2402762L41Z4LJY7B	PAYPAL *SPONTANEOUS SPONT402-935-7733 CA	140.91
09/01	09/01	2413746L5EJEZ0SLX	FIVE BELOW 6065 SUMTER SC	220.00
09/01	09/01	2449216L42X6PZVZL	CAREPORTAL/GO PROJECT WWW.CAREPORTA MO	370.00

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

405301345074747300055200011053885

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
552.00	0.00	10/02/26	11,053.88	XXXX XXXX XXXX 7473

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.

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

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

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
09/02	09/02	2403629L5MMEJXD4K	VISTAPRINT 866-207-4955 MA	139.30
09/02	09/02	2427074L5S66LK5HY	LE BLEU ENTERPRISES 888-5325381 NC	550.25
09/02	09/02	2427074L5S66LK50M	LE BLEU ENTERPRISES 888-5325381 NC	420.65
				\$570.25
08/06	08/06	2469216KABR58BEJS	LOWES #00626* SUMTER SC	46.35
08/11	08/11	2413747KG000B83K4	WALLY'S HARDWARE SUMTER SC	38.64
08/11	08/11	2469216KF8R52WPS1	IN *FILTER SALES AND SERV803-7732743 SC	238.95
08/12	08/12	2443106KHE43MNLDB	SIMPSONS ACE HDWE SUMTER SC	7.54
08/14	08/14	2443106KKE58LAPSQ	SIMPSONS ACE HDWE SUMTER SC	10.99
08/18	08/18	2469216KNBVJYH20B	LOWES #00626* SUMTER SC	36.85
08/20	08/20	2469216KRBXAMPF46	LOWES #00626* SUMTER SC	42.66
08/21	08/21	2469216KTBLZ23B7G	LOWES #00626* SUMTER SC	30.63
08/24	08/24	2469216KWBMSQKTVF	LOWES #00626* SUMTER SC	14.54
08/25	08/25	2469216KXBN2YW7Z0	IN *FILTER SALES AND SERV803-7732743 SC	80.68
08/28	08/28	2443106L1ED7ZDV3J	SIMPSONS ACE HDWE SUMTER SC	10.99
08/28	08/28	2443106L1ED838LKT	SIMPSON ACE HDWE SUMTER SC	11.43
				\$1,511.44
08/06	08/06	2418955KAS66K9738	BAKER'S SWEETS - SUMTER SUMTER SC	500.00
08/11	08/11	2475542KG3V5A65JE	SOLUTION TREE INC 812-3367700 IN	65.02
08/13	08/13	2442733KJLM8PAWJN	CHICK-FIL-A #05067 803-774-4455 SC	946.42
				\$1,262.67
08/08	08/08	2479338KQ000FMXK6	Adobe Inc 800-8336687 CA	4.99
08/08	08/08	2479338KQ003SMFEF	Adobe Inc 800-8336687 CA	19.99
08/10	08/10	2401134KF2X518PTX	TODOIST TODOIST.COM DE	237.69
09/01	09/01	2443099L4TKTRSJV4	WWW.NAMELY.COM 347-497-6070 NY	1,000.00

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.541	18.49	6,156.08	94.87
Cash Advances	2.208	26.49	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$94.87
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$94.87
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.

O1AG1136 – 05/04/26