



September 2025 Statement

Open Date: 08/26/2025 Closing Date: 09/24/2025

Account: #### #### #### 6808

Visa® Community Card

Elan Financial Services

1-866-552-8855

BUS 30 ELN

1

15

SNB FREE LIBRARY (CPN 002833770)

New Balance	\$461.95
Minimum Payment Due	\$461.95
Payment Due Date	10/22/2025

Late Payment Warning: As a reminder, your card is a pay in full product. If we do not receive your payment in full by the date listed above, a fee of either 3.00% of the payment due or \$39.00 minimum, whichever is greater, will apply.

Activity Summary		
Previous Balance	+	\$343.99
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$78.96
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$39.00
Interest Charged		\$0.00
<b>New Balance</b>	=	<b>\$461.95</b>
<b>Past Due</b>		<b>\$343.00</b>
<b>Minimum Payment Due</b>		<b>\$461.95</b>
Credit Line		\$500.00
Available Credit		\$38.05
Days in Billing Period		30

00008121 16241 0001-0002 DUSB20DD092525115893 001 00000000 008201 U828SONE

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services CPN 002833770



0047985110478368080000461950000461956

24-Hour Elan Financial Services: 1-866-552-8855

- to pay by phone
- to change your address

00008121 MUSB20DD092525115893 01 10000000 008201 002



SNB FREE LIBRARY ACCOUNTS PAYABLE 3320 STATE HIGHWAY 8 SOUTH NEW BERLIN NY 13843-0000

Account Number	#### #### #### 6808
Payment Due Date	10/22/2025
New Balance	\$461.95
Minimum Payment Due	\$461.95

Amount Enclosed \$ 117.96

Elan Financial Services

P.O. Box 790408 St. Louis, MO 63179-0408





**Important Messages**

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

The minimum payment includes a past due amount which is payable immediately upon receipt of this statement. If this amount has already been mailed, please disregard this notice. If you cannot immediately forward this past due amount, please contact our collection department at 1-877-838-4347 to make other suitable arrangements for payment.

**Transactions** AVOLIO,ROBIN D Credit Limit \$500

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
08/27	08/26	6215	PRICE CHOPPER #161 NORWICH NY	\$53.99	_____
08/27	08/26	0385	LOWES #02399* NORWICH NY	\$24.97	_____
<b>Total for Account ##### 5822</b>				<b>\$78.96</b>	

*Program*

**Transactions** BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Fees</b>					
09/22	09/22		LATE FEE - PAYMENT DUE ON 09/22	\$39.00	_____
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>\$39.00</b>	
<b>Total for Account ##### 6808</b>				<b>\$39.00</b>	

*Fees*

<b>2025 Totals Year-to-Date</b>	
Total Fees Charged in 2025	\$39.00
Total Interest Charged in 2025	\$0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$461.95	\$426.85		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

00008121 16242 0002 0002 DUSB20DD092525115931 00 L 00008201 UR28SONIE



October 2025 Statement

Open Date: 09/25/2025 Closing Date: 10/23/2025

Account Ending in: #### #### 6808

Visa® Community Card

Elan Financial Services

1-866-552-8855

SNB FREE LIBRARY (CPN 002833770)

BUS 30 ELN 1 15

<b>New Balance</b>	<b>\$250.86</b>
<b>Minimum Payment Due</b>	<b>\$250.86</b>
<b>Payment Due Date</b>	<b>11/22/2025</b>

**Late Payment Warning:** As a reminder, your card is a pay in full product. If we do not receive your payment in full by the date listed above, a fee of either 3.00% of the payment due or \$39.00 minimum, whichever is greater, will apply.

<b>Activity Summary</b>		
Previous Balance	+	\$461.95
Payments	-	\$343.99 <sup>CR</sup>
Other Credits		\$0.00
Purchases	+	\$93.90
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$39.00
Interest Charged		\$0.00
<b>New Balance</b>		<b>\$250.86</b>
<b>Past Due</b>		<b>\$117.00</b>
<b>Minimum Payment Due</b>		<b>\$250.86</b>
Credit Line		\$500.00
Available Credit		\$249.14
Days in Billing Period		29

00008136 16271 0001-0002 DUSB20DD102425127475 00 L 000008219 UB28SSOME

Payment Options:

Mail payment coupon with a check

Pay online at myaccountaccess.com

Pay by phone 1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services CPN 002833770



0047985110478368080000250860000250868

24-Hour Elan Financial Services: 1-866-552-8855

- to pay by phone
- to change your address

000008136 MUSB20DD102425127466 01 10000000 008219 002



SNB FREE LIBRARY  
 ACCOUNTS PAYABLE  
 3320 STATE HIGHWAY 8  
 SOUTH NEW BERLIN NY 13843-0000

Account Ending in	#### #### 6808
Payment Due Date	11/22/2025
New Balance	\$250.86
Minimum Payment Due	\$250.86

Amount Enclosed \$ 133.86

Elan Financial Services

P.O. Box 790408  
St. Louis, MO 63179-0408





October 2025 Statement 09/25/2025 - 10/23/2025  
 SNB FREE LIBRARY (CPN 002833770)

Elan Financial Services 1-866-552-8855

**Important Messages**

**Paying Interest:** You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

The minimum payment includes a past due amount which is payable immediately upon receipt of this statement. If this amount has already been mailed, please disregard this notice. If you cannot immediately forward this past due amount, please contact our collection department at 1-877-838-4347 to make other suitable arrangements for payment.

**Transactions** AVOLIO,ROBIN D Credit Limit \$500

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
10/02	10/01	7951	WM SUPERCENTER #2120 NORWICH NY <i>equipment</i>	\$59.88	_____
10/14	10/10	4397	NORWICH AND SIDNEY PEN 607-3344714 NY <i>Program</i>	\$15.30	_____
10/17	10/16	8189	WAL-MART #2120 NORWICH NY <i>Program</i>	\$18.72	_____
<b>Total for Account ##### 5822</b>				<b>\$93.90</b>	

**Transactions** BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Payments and Other Credits</b>					
09/26	09/25	0276	PAYMENT THANK YOU	\$343.99	CR _____
<b>Fees</b>					
10/22	10/22		LATE FEE - PAYMENT DUE ON 10/22	\$39.00	_____
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>\$39.00</b>	
<b>Total for Account ##### 6808</b>				<b>\$304.99</b>	CR _____

<b>2025 Totals Year-to-Date</b>	
Total Fees Charged in 2025	\$78.00
Total Interest Charged in 2025	\$0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

\*\* APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$250.86	\$180.69		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

Continued on Next Page

00008136 162772 0002-0002 DUSB20DD102425127475 00 L 000008219 UB23SONME



**November 2025 Statement**

Open Date: 10/24/2025 Closing Date: 11/24/2025

Visa® Community Card

Account Ending in: ##### 6808

**Elan Financial Services**

1-866-552-8855

BUS 30 ELN

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SNB FREE LIBRARY (CPN 002833770)

<b>New Balance</b>	<b>\$92.98</b>
<b>Minimum Payment Due</b>	<b>\$92.98</b>
<b>Payment Due Date</b>	<b>12/22/2025</b>

**Late Payment Warning:** As a reminder, your card is a pay in full product. If we do not receive your payment in full by the date listed above, a fee of either 3.00% of the payment due or \$39.00 minimum, whichever is greater, will apply.

**Activity Summary**

Previous Balance	+	\$250.86
Payments	-	\$250.86 <sup>CR</sup>
Other Credits		\$0.00
Purchases	+	\$92.98
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	=	<b>\$92.98</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$92.98</b>
Credit Line		\$500.00
Available Credit		\$407.02
Days in Billing Period		32

00008206 16411 0001-0002 DUSB20DD112525140542 00 L 00008303 UBR283CME

**Payment Options:**



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-552-8855

No payment is required.

CPN 002833770



0047985110478368080000092980000092987

**Automatic Payment**

24-Hour Elan Financial Services: 1-866-552-8855

- to pay by phone
- to change your address

Account Ending in: ##### 6808

Your new full balance of \$92.98 will be automatically deducted from your account on 12/15/25.

00008206 MUSB20DD112525140535 01 00100000 008303 002



SNB FREE LIBRARY  
 ACCOUNTS PAYABLE  
 3320 STATE HIGHWAY 8  
 SOUTH NEW BERLIN NY 13843-0000



November 2025 Statement 10/24/2025 - 11/24/2025  
 SNB FREE LIBRARY (CPN 002833770)

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Elan Financial Services ( 1-866-552-8855

**Important Messages**

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Your payment of \$92.98 will be automatically deducted from your bank account on 12/15/2025. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

\*IMPORTANT NOTICE: Please see the enclosed insert for changes being made to your cardmember agreement.

Transactions		AVOLIO,ROBIN D				Credit Limit \$500
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
<b>Purchases and Other Debits</b>						
11/20	11/19	5100	LOWES #02399*	NORWICH NY	\$74.98	_____
11/24	11/21	8567	NORWICH AND SIDNEY PEN 607-3344714 NY		\$18.00	_____
<b>Total for Account ##### 5822</b>					<b>\$92.98</b>	

*equipment program*

Transactions		BILLING ACCOUNT ACTIVITY				
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
<b>Payments and Other Credits</b>						
10/29	10/25	0020	PAYMENT THANK YOU		\$117.96CR	_____
11/06	11/05	0289	PAYMENT THANK YOU		\$132.90CR	_____
<b>Total for Account ##### 6808</b>					<b>\$250.86CR</b>	

2025 Totals Year-to-Date	
Total Fees Charged in 2025	\$78.00
Total Interest Charged in 2025	\$0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$92.98	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

00008206 16412 0002 0002 DUSB20DD112525140542 00 L 00008303 UB28SONIE



**December 2025 Statement**

Open Date: 11/25/2025 Closing Date: 12/23/2025

Account Ending in: #### #### #### 6808

Visa® Community Card

**Elan Financial Services**

1-866-552-8855

BUS 30 ELN

4

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SNB FREE LIBRARY (CPN 002833770)

<b>New Balance</b>	<b>\$36.35</b>
<b>Minimum Payment Due</b>	<b>\$36.35</b>
<b>Payment Due Date</b>	<b>01/22/2026</b>

**Late Payment Warning:** As a reminder, your card is a pay in full product. If we do not receive your payment in full by the date listed above, a fee of either 3.00% of the payment due or \$39.00 minimum, whichever is greater, will apply.

**Activity Summary**

Previous Balance	+	\$92.98
Payments	-	\$92.98 <sup>CR</sup>
Other Credits		\$0.00
Purchases	+	\$36.35
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	=	<b>\$36.35</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$36.35</b>
Credit Line		\$500.00
Available Credit		\$463.65
Days in Billing Period		29

00008063 16125 0001-0002 DUSB20DD122425153043 00 L 00008137 UB28850ME

**Payment Options:**



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-552-8855

No payment is required.

CPN 002833770



0047985110478368080000036350000036351

**Automatic Payment**

24-Hour Elan Financial Services: 1-866-552-8855

- to pay by phone
- to change your address

Account Ending in: #### #### #### 6808

Your new full balance of \$36.35 will be automatically deducted from your account on 01/15/26.

000008063 MUSB20DD122425152992 01 00010000 008137 002



SNB FREE LIBRARY  
ACCOUNTS PAYABLE  
3320 STATE HIGHWAY 8  
SOUTH NEW BERLIN NY 13843-0000



December 2025 Statement 11/25/2025 - 12/23/2025  
SNB FREE LIBRARY (CPN 002833770)

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Elan Financial Services ( 1-866-552-8855

**Important Messages**

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Your payment of \$36.35 will be automatically deducted from your bank account on 01/15/2026. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

**Transactions** AVOLIO,ROBIN D Credit Limit \$500

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
12/08	12/05	7536	NORWICH AND SIDNEY PEN 607-3344714 NY	\$18.00	<i>program advertising</i>
12/09	12/08	7585	COUNTRYMAX - NORWICH NORWICH NY	\$18.35	<i>ice melt</i>
<b>Total for Account ##### 5822</b>				<b>\$36.35</b>	<i>(maintenance)</i>

**Transactions** BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Payments and Other Credits</b>					
12/15	12/15	MTC	PAYMENT THANK YOU	\$92.98CR	
<b>Total for Account ##### 6808</b>				<b>\$92.98CR</b>	

<b>2025 Totals Year-to-Date</b>	
Total Fees Charged in 2025	\$78.00
Total Interest Charged in 2025	\$0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$36.35	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

00008063 16126 0002-0002 DUSE200D1242515304 3 00 L 00008137 UBRSSONME