



**WOODFOREST**  
NATIONAL BANK

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PHILLIP L BOWLES  
JADE M SIMS  
1529 MAUREEN DR  
MARION IL 62959-4614



Account Information & Customer Service  
1-(877) 968-7962



P.O. Box 7889 The Woodlands, TX 77387



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### Summary of Accounts

ACCOUNT TYPE AND NUMBER	BALANCE FORWARD	TOTAL DEBITS	TOTAL CREDITS	CLOSING BALANCE
Second Chance Checking 1192399127	758.29	4,478.13	4,897.03	1,177.19

### Second Chance Checking 1192399127

#### Transactions

Date	Credits	Debits	Balance	Description
09-11		34.99	723.30	POS DB FINISH LINE CAR WASH MARION IL 000000000182422
09-11		117.19	606.11	ACH-INS PREM Jade M Sims PROG UNIVERSAL
09-11		135.69	470.42	ACH-DEBCRED JADE SIMS BRIGHTLENDING
09-15	765.00		1,235.42	ACH-PAYMENTS JADE SIMS IDES
09-15		5.00	1,230.42	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000345794
09-15		15.46	1,214.96	POS DB CIRCLE K # 01332 MARION IL 000000000126099
09-16		5.04	1,209.92	POS DB PILOT #595 MARION IL 000000000801798
09-16		10.00	1,199.92	POS DB 32 MARKET RIVER FALLS WI 000000000130675
09-16		18.18	1,181.74	POS DB KROGER #3 1704 W. DEYO MARION IL 000000000788719
09-16		39.96	1,141.78	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000221570
09-16		80.00	1,061.78	POS DB BENTON BENTON IL 000000000421579
09-16		102.75	959.03	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000207297
09-17		5.00	954.03	POS DB CIRCLE K # 01332 MARION IL 000000000169878
09-17		7.44	946.59	POS DB LITTLE CAESARS 1 MARION IL 000000000065748
09-17		10.00	936.59	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000192379
09-17		11.97	924.62	POS DB WENDY'S 845 MARION IL 000000000122146
09-17		12.03	912.59	POS DB CIRCLE K # 01332 MARION IL 000000000063591
09-17		15.46	897.13	POS DB CIRCLE K # 01332 MARION IL 000000000019009
09-17		18.65	878.48	POS DB CIRCLE K # 01332 MARION IL 000000000124700
09-18		27.10	851.38	POS DB DOLLAR-GE 1101 N CARBO MARION IL 000000000655239
09-18		101.43	749.95	POS DB AUTOPAY/DISH NTWK ENGLEWOOD CO 000000000177382
09-18		186.65	563.30	POS DB Rent One St Louis MO 000000000033768
09-20		25.49	537.81	POS DB ROLLNUP #16 MARION IL 0000000000351320
09-20		111.75	426.06	POS DB DOLLAR-GE 1101 N CARBO MARION IL 000000000345602
09-21		6.03	420.03	POS DB CASEYS GEN STORE WEST FRANKFOR IL 000000001031562
09-21		10.00	410.03	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000713548
09-21		15.00	395.03	POS DB HUCKS FOOD & FU HERRIN IL 000000000973343
09-21		29.81	365.22	POS DB CIRCLE K # 01332 MARION IL 000000000328737
09-21		80.00	285.22	POS DB Sun Loan Company #106 956-5421888 IL 000000000121101
09-21		123.00	162.22	POS DB 0000Security-Finance.c 800-3958195 SC 000000000120350
09-22	510.00		672.22	ACH-PAYMENTS JADE SIMS IDES
09-22		1.95	670.27	POS DB CIRCLE K # 01332 1300 MARION IL 000000000753702
09-22		30.08	640.19	POS DB KROGER #3 1704 W. DEYO MARION IL 000000000798193
09-22		37.68	602.51	POS DB CIRCLE K # 01332 1300 MARION IL 000000000170951
09-22		37.76	564.75	POS DB CASEYS GE 1305 E MAIN WEST FRANKFOR IL 000000000163473
09-23		5.38	559.37	POS DB CIRCLE K # 01332 MARION IL 0000000000054408
09-23		24.36	535.01	POS DB TACO BELL 028486 MARION IL 000000000170130
09-24	35.00		570.01	ACH-DIRECT DEP SIMS,JADE AISIN ELECTRONIC
09-24	744.33		1,314.34	ACH-DIRECT DEP SIMS,JADE AISIN ELECTRONIC
09-24		17.13	1,297.21	POS DB CIRCLE K # 01332 MARION IL 000000000031111



Statement Period: September 11 - October 10, 2020

**Second Chance Checking 1192399127****Transactions (continued)**

Date	Credits	Debits	Balance	Description
09-24		50.35	1,246.86	POS DB DOLLAR-GE 801 N COURT MARION IL 000000000600985
09-24		61.39	1,185.47	ACH-8558405680 200923FWESX3Q1B CASH AMERICA TOD
09-24		179.73	1,005.74	ACH-ONLINE PMT JADE SIMS INBOX CREDIT DB
09-25		10.00	995.74	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000490226
09-25		88.59	907.15	POS DB CITY OF MARION WATER D MARION IL 000000000467847
09-25		135.69	771.46	ACH-DEBCRED JADE SIMS BRIGHTLENDING
09-26		24.95	746.51	POS DB CRT*LEXINGTON LAW 800-341-8441 UT 000000000355415
09-26		373.85	372.66	POS DB SPEEDPAY-AMEREN IL 888-789-2477 MO 000000000030467
09-28		9.82	362.84	POS DB WENDY'S 845 MARION IL 000000001241866
09-28		11.83	351.01	POS DB MCDONALD'S F4526 HARRISBURG IL 000000001198435
09-28		14.02	336.99	POS DB MURPHY7585ATWAL HARRISBURG IL 000000001229049
09-28		15.00	321.99	POS DB MURPHY7585ATWAL HARRISBURG IL 000000001231890
09-28		16.20	305.79	POS DB MURPHY7585ATWAL HARRISBURG IL 000000001230950
09-28		26.68	279.11	POS DB SXM*SIRIUSXM.COM/ACCT 888-635-5144 NY 000000000717491
09-28		29.26	249.85	POS DB WAL-MART #0216 MARION IL 000000001145317
09-28		30.79	219.06	POS DB MCDONALD'S F2541 MARION IL 000000000668331
09-29		25.23	193.83	POS DB KROGER #3 1704 W. DEYO MARION IL 000000000737003
09-30		10.00	183.83	POS DB 32 MARKET RIVER FALLS WI 000000000125959
10-01	1,083.00		1,266.83	ACH-PAYMENTS JADE SIMS IDES
10-01		12.75	1,254.08	POS DB IPSY GLAM BAG HELP.IPSY.COM CA 000000000893810
10-02		10.00	1,244.08	POS DB 32 MARKET RIVER FALLS WI 000000000116972
10-02		23.13	1,220.95	POS DB CIRCLE K # 01332 MARION IL 000000000225851
10-03		2.49	1,218.46	POS DB E-COMPLISH INC NEW YORK NY 000000000551317
10-03		10.00	1,208.46	POS DB 32 MARKET RIVER FALLS WI 000000000141841
10-03		20.00	1,188.46	POS DB 32 MARKET RIVER FALLS WI 000000000203539
10-03		70.00	1,118.46	POS DB WORLD FINANCE E2 GREENVILLE SC 000000000551326
10-03		300.00	818.46	CASH CK #Check
10-04		3.60	814.86	POS DB ROLLINUP #25 MARION IL 000000000124942
10-04		18.69	796.17	POS DB DOLLAR GE 1008 EAST MA WEST FRANKFOR IL 000000000195830
10-05		4.95	791.22	POS DB Technical Support 877-8131264 FL 000000000769609
10-05		13.68	777.54	POS DB CIRCLE K # 01332 MARION IL 000000000727256
10-05		16.89	760.65	POS DB DOLLAR GE 1008 EAST MA WEST FRANKFOR IL 000000001044792
10-05		19.01	741.64	POS DB CASEYS MARION MARION IL 000000001322071
10-05		25.12	716.52	POS DB MCDONALD'S F2541 MARION IL 000000000444173
10-05		32.50	684.02	POS DB TACO BELL 028486 MARION IL 000000000178605
10-05		80.00	604.02	POS DB Sun Loan Company #106 956-5421888 IL 000000000076786
10-05		83.50	520.52	ATM WDL 1305 E MAIN STREET WEST FRANKFOR IL CASEYS WEST -K712497 000000001304479
10-05		123.00	397.52	POS DB 0000Security-Finance.c 800-3958195 SC 000000000077158
10-05		185.87	211.65	POS DB Rent One St Louis MO 000000000076452
10-05		2.50	209.15	ATM WITHDRAWAL FEE
10-06		20.02	189.13	POS DB SAMS CLUB #8180 MARION IL 000000000584258
10-06		20.89	168.24	POS DB KROGER #3 1704 W. DEYO MARION IL 000000000301029
10-06		21.86	146.38	POS DB TACO BELL 028486 MARION IL 000000000159448
10-07		6.54	139.84	POS DB MARION FUEL 24 MARION IL 000000000611311
10-07		9.09	130.75	POS DB MCDONALD'S F19979 JOHNSTON CITY IL 000000000093869
10-07		17.11	113.64	POS DB WALGREENS STORE MARION IL 000000000555189
10-07		19.99	93.65	POS DB WENDY'S 845 MARION IL 000000000140914
10-07		21.87	71.78	POS DB CRACKER BARREL # MARION IL 000000000339834
10-08	729.70		801.48	ACH-DIRECT DEP SIMS,JADE AISIN ELECTRONIC
10-08		85.80	715.68	ACH-8558405680 201007AMK8IB2NE CASH AMERICA TOD
10-08		179.73	535.95	ACH-ONLINE PMT JADE SIMS INBOX CREDIT DB
10-09	1,030.00		1,565.95	ACH-PAYMENTS JADE SIMS IDES
10-09		15.18	1,550.77	POS DB CIRCLE K # 01332 MARION IL 000000000207999
10-09		203.50	1,347.27	ATM WDL 1300 N CARBON ST MARION IL Cardtronics CCSC 000000000841798
10-09		135.69	1,211.58	ACH-DEBCRED JADE SIMS BRIGHTLENDING
10-09		2.50	1,209.08	ATM WITHDRAWAL FEE
10-10		21.94	1,187.14	POS DB DOUG'S FOOD MAR NORRIS CITY IL 000000001030950
10-10		9.95	1,177.19	MAINTENANCE FEE SVC CH*



**Second Chance Checking 1192399127**

	Total for This Statement	Total for This Year
Total Overdraft Fees	\$0.00	\$128.00
Total Insufficient Items Fees	\$0.00	\$96.00

**Checks Cleared**

Date	Check No	Amount
10-03	Check	300.00

\* Denotes a break in check sequence

**1 Check(s) Paid for a Total of \$300.00**

**Account Summary**

Average Balance	\$610.57	Average Collected Balance for APY	\$610.57
Average Collected Balance	\$610.57	Number of Days in Cycle	30
Minimum Balance on 10/07/2020	\$71.78		

**Daily Closing Balance Summary**

Date	Balance	Date	Balance	Date	Balance
09-11	470.42	09-24	1,005.74	10-03	818.46
09-15	1,214.96	09-25	771.46	10-04	796.17
09-16	959.03	09-26	372.66	10-05	209.15
09-17	878.48	09-28	219.06	10-06	146.38
09-18	563.30	09-29	193.83	10-07	71.78
09-20	426.06	09-30	183.83	10-08	535.95
09-21	162.22	10-01	1,254.08	10-09	1,209.08
09-22	564.75	10-02	1,220.95	10-10	1,177.19
09-23	535.01				



**In Case Of Errors Or Questions About Your Electronic Transfers For Consumer Accounts Only**

Telephone us at **877-968-7962** or write us at the address on the front of this statement as soon as possible, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you **no later than 60 days** after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you have use of the money during the time it takes us to complete our investigation.

**Billing Rights Summary  
 In Case Of Errors Or Questions About Your Revolving Credit**

If you think there is an error on your statement, write to us at Woodforest National Bank, ATTN: Loan Dept., PO Box 7889, The Woodlands, TX 77387-7889. 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 the 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.

**In Case Of Errors Or Questions About Your Statement**

Please examine this statement upon receipt and report any differences in writing to the bank. If no differences are reported in writing within 30 days, the account will be considered correct.

Please notify us in writing of your change of address.

**ACCOUNT RECONCILIATION**

THIS IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT.

\$ _____	<b>CHECKS OUTSTANDING</b>		\$ _____
<b>YOUR BALANCE AS SHOWN ON THIS STATEMENT</b>	<b>NO.</b>	<b>AMOUNT</b>	<b>CHECKBOOK BALANCE (AT STATEMENT DATE)</b>
\$ _____			\$ _____
<b>ADD (+) DEPOSITS NOT SHOWN ON THIS STMT (IF ANY)</b>			<b>SUBTRACT (-) ACTIVITY CHARGE (IF ANY)</b>
\$ _____			\$ _____
<b>TOTAL</b>			<b>SUB-TOTAL</b>
\$ _____			\$ _____
<b>SUBTRACT (-) CHECKS OUTSTANDING (IF ANY)</b>			<b>SUBTRACT (-) OTHER CHARGES (IF ANY)</b>
\$ _____			\$ _____
<b>BALANCE</b>	<b>TOTAL</b>	<b>\$</b>	<b>BALANCE</b>

↑ SHOULD AGREE WITH YOUR CHECKBOOK BALANCE ↑

