



**WOODFOREST**  
NATIONAL BANK

00001326 TW200T09102010522800 8 000000000 20101275892



JEFFERY DAVID FREDRICKSON  
9576 STATE ROUTE 46  
WESTERVILLE NY 13486-2122



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
Woodforest Checking 8045088567	387.07	2,007.33	1,660.83	40.57

### Woodforest Checking 8045088567

#### Transactions

Date	Credits	Debits	Balance	Description
08-10		1.00	386.07	POS DB TOPS MARKETS #598 261 BOONVILLE NY 000000000301139
08-10		4.86	381.21	POS DB STEWARTS SHOP 46 ROME NY 000000000224247
08-10		5.49	375.72	POS DB TOPS MARKETS #598 261 BOONVILLE NY 000000000203553
08-11		2.68	373.04	POS DB WM SUPERCENTER # ROME NY 000000000177493
08-11		4.28	368.76	POS DB WM SUPERCENTER # ROME NY 000000000147847
08-11		5.09	363.67	POS DB WM SUPERCENTER # ROME NY 000000000137584
08-11		6.03	357.64	POS DB WM SUPERCENTER # ROME NY 000000000237012
08-12		1.09	356.55	POS DB WM SUPERCENTER # ROME NY 000000000184687
08-12		1.78	354.77	POS DB WM SUPERCENTER # ROME NY 000000000247366
08-12		4.20	350.57	POS DB WM SUPERCENTER # ROME NY 000000000154751
08-13		1.00	349.57	POS DB WM SUPERCENTER # ROME NY 000000000145963
08-13		1.09	348.48	POS DB WM SUPERCENTER # ROME NY 000000000145101
08-13		2.00	346.48	POS DB WM SUPERCENTER # ROME NY 000000000153718
08-13		2.20	344.28	POS DB WM SUPERCENTER # ROME NY 000000000187948
08-13		8.85	335.43	POS DB DUNKIN #352335 BOONVILLE NY 000000000065442
08-13		11.58	323.85	POS DB NNT BURGER KING #20182893 COBLESKILL NY 000000000240011
08-13		22.75	301.10	ATM WDL 601 MAIN ST BOONEVILLE NY STEWARTS #46-K740190 000000000229081
08-13		2.50	298.60	ATM WITHDRAWAL FEE
08-14		1.78	296.82	POS DB WAL-MART #2234 ROME NY 000000000297668
08-14		2.77	294.05	POS DB WM SUPERCENTER # ROME NY 000000000284776
08-14		2.99	291.06	POS DB 276 BLACK RIVER FASTRAC ROME NY 000000000256666
08-14		5.44	285.62	POS DB TRACTOR SUPPLY # BOONVILLE NY 000000000231598
08-14		15.03	270.59	POS DB SUNOCO 06101257 ROME NY 000000000247000
08-15		1.44	269.15	POS DB WAL Wal-Mart Super 420196 ROME NY 000000000225739
08-15		3.09	266.06	POS DB WAL-MART #2234 ROME NY 000000000175404
08-15		3.36	262.70	POS DB WAL Wal-Mart Super 021591 ROME NY 000000000285041
08-15		4.68	258.02	POS DB WM SUPERCENTER # ROME NY 000000000301461
08-15		7.36	250.66	POS DB STEWARTS SHOP 14 COBLESKILL NY 00000000014791
08-15		8.99	241.67	POS DB NETFLIX.COM NETFLIX.COM CA 00000000070605
08-15		10.88	230.79	POS DB CIRCLE K # 07605 ROME NY 000000000100392
08-15		12.67	218.12	POS DB STEWARTS SHOP 44 BOONVILLE NY 00000000039526
08-15		15.23	202.89	POS DB 467 BOONVILLE BOONVILLE NY 00000000007989
08-15		17.10	185.79	POS DB CIRCLE K # 07605 ROME NY 000000000100752
08-16		0.98	184.81	POS DB WAL-MART #2234 ROME NY 000000000043494
08-17		0.50	184.31	POS DB PBC- UTICAE NY1316 UTICA NY 000000000162881
08-17		1.74	182.57	POS DB WAL Wal-Mart Super 542661 ROME NY 000000000354508
08-17		2.48	180.09	POS DB WAL Wal-Mart Super 651029 ROME NY 000000000354821
08-17		3.68	176.41	POS DB WAL Wal-Mart Super 040305 ROME NY 000000000365873
08-17		9.99	166.42	POS DB GOOGLE *Bumble 855-836-3987 CA 000000000231393



**Woodforest Checking 8045088567**

**Transactions (continued)**

Date	Credits	Debits	Balance	Description
08-18		0.50	165.92	POS DB PBC- UTICAE NY1316 UTICA NY 000000000084008
08-18		1.09	164.83	POS DB WAL Wal-Mart Super 940622 ROME NY 000000000135804
08-18		2.68	162.15	POS DB WAL Wal-Mart Super 752654 ROME NY 000000000176433
08-18		3.86	158.29	POS DB WAL Wal-Mart Super 622313 ROME NY 000000000229603
08-18		8.25	150.04	POS DB HILL TOP MARKET WEST LEYDEN NY 00000000022244
08-18		43.54	106.50	POS DB THE UPS STORE #6572 ROME NY 000000000213407
08-19	80.00		186.50	ACH-ACH JEFFERY FREDRICKSON WEBULL FINANCIAL
08-19	793.98		980.48	ACH-PAYROLL FREDRICKSON, JEFFERY WAL-MART ASSOCS.
08-19		2.68	977.80	POS DB WAL Wal-Mart Super 121687 ROME NY 000000000175221
08-19		2.81	974.99	POS DB WAL Wal-Mart Super 512652 ROME NY 000000000141874
08-19		2.86	972.13	POS DB WAL Wal-Mart Super 411044 ROME NY 000000000196753
08-19		4.89	967.24	POS DB STEWARTS SHOP 37 ROME NY 000000000090947
08-19		20.00	947.24	POS DB SUNOCO 06101257 ROME NY 000000000078703
08-19		23.00	924.24	ATM WDL 2007 N. James St. Rome NY 000000000078555
08-19		261.50	662.74	ATM WDL 400 W DOMINICK ST ROME NY Kekis Citgo 000000000235548
08-19		2.50	660.24	ATM WITHDRAWAL FEE
08-19		2.50	657.74	ATM WITHDRAWAL FEE
08-20		1.75	655.99	POS DB USA*VEND AT AIR SERV ROME NY 000000000199272
08-20		1.78	654.21	POS DB WAL Wal-Mart Super 422899 ROME NY 000000000137888
08-20		2.16	652.05	POS DB CIRCLE K # 07605 8709 ROME NY 000000000221220
08-20		3.30	648.75	POS DB CIRCLE K # 07605 8709 ROME NY 000000000226314
08-20		3.86	644.89	POS DB WAL Wal-Mart Super 842791 ROME NY 000000000260224
08-20		18.59	626.30	POS DB CIRCLE K # 07605 8709 ROME NY 000000000149174
08-21		2.32	623.98	POS DB STEWARTS SHOP 44 BOONVILLE NY 000000000239687
08-21		56.55	567.43	POS DB WAL Wal-Mart Super 000850 ROME NY 000000000201924
08-22		1.60	565.83	POS DB USA TECH-VEN*USA*SNACK FRANKFORT NY 000000000108621
08-22		2.09	563.74	POS DB WM SUPERCENTER # ROME NY 000000000290870
08-22		2.68	561.06	POS DB WM SUPERCENTER # ROME NY 000000000306041
08-22		8.65	552.41	POS DB NYST #429 FRANKFORT NY 000000000109975
08-22		31.16	521.25	POS DB 276 BLACK RIVER FASTRAC ROME NY 000000000245173
08-23		12.81	508.44	POS DB NNT BURGER KING #78872314 BOONVILLE NY 000000000098724
08-23		31.56	476.88	POS DB DOLLAR-GE 401 POST ST BOONVILLE NY 000000000074052
08-23		202.99	273.89	ATM WDL 261 UTICA BLVD BOONVILLE NY Cardtronics CCSP 000000000099091
08-23		2.50	271.39	ATM WITHDRAWAL FEE
08-24		7.31	264.08	POS DB STEWARTS SHOP 44 BOONVILLE NY 000000000021271
08-24		9.99	254.09	POS DB GOOGLE*BUMBLE G.CO HELPPAY# CA 000000000100909
08-24		14.26	239.83	POS DB NNT BURGER KING #78480275 BOONVILLE NY 000000000352377
08-24		20.30	219.53	POS DB NNT BURGER KING #78671582 BOONVILLE NY 000000000363253
08-24		30.18	189.35	POS DB DOLLAR-GE 401 POST ST BOONVILLE NY 000000000258762
08-25		4.32	185.03	POS DB WAL-MART #2234 ROME NY 000000000214020
08-25		4.89	180.14	POS DB FAMILY DOLLAR # BOONVILLE NY 000000000066576
08-25		5.44	174.70	POS DB FAMILY DOLLAR # BOONVILLE NY 000000000064589
08-25		5.57	169.13	POS DB FAMILY DOLLAR # BOONVILLE NY 000000000065272
08-25		16.85	152.28	POS DB LITTLE CAESARS 1 ROME NY 000000000159885
08-25		20.03	132.25	POS DB WAL-MART #2234 ROME NY 000000000156493
08-26		0.50	131.75	POS DB PBC- UTICAE NY1316 UTICA NY 000000000111507
08-26		1.38	130.37	POS DB WAL-MART #2234 ROME NY 000000000196884
08-26		2.08	128.29	POS DB WAL-MART #2234 ROME NY 000000000144824
08-26		2.68	125.61	POS DB WAL-MART #2234 ROME NY 000000000181262
08-26		3.33	122.28	POS DB WAL-MART #2234 ROME NY 000000000229071
08-26		4.59	117.69	POS DB WAL-MART #2234 ROME NY 000000000240179
08-27		2.20	115.49	POS DB WAL-MART #2234 ROME NY 000000000182911
08-27		2.68	112.81	POS DB WAL-MART #2234 ROME NY 000000000145271
08-27		3.95	108.86	POS DB WAL-MART #2234 ROME NY 000000000254113
08-28		8.50	100.36	POS DB Subway 47732 Rome NY 000000000138335
08-28		29.53	70.83	POS DB NNT BURGER KING #78361606 BOONVILLE NY 000000000215025
08-28		61.61	9.22	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000239247
08-29	100.00		109.22	POS CR POS-MGI*JASMINE FREDRICKSO Visa Direct MNU8
08-30		11.78	97.44	POS DB NNT BURGER KING #78131210 BOONVILLE NY 000000000108668
08-31		1.00	96.44	POS DB WM SUPERCENTER # ROME NY 000000000366825
08-31		4.35	92.09	POS DB STEWARTS SHOP 44 BOONVILLE NY 000000000163678
08-31		9.99	82.10	POS DB GOOGLE*BUMBLE G.CO HELPPAY# CA 000000000098860
08-31		14.65	67.45	POS DB STEWARTS SHOP 44 BOONVILLE NY 000000000260358
08-31		24.41	43.04	POS DB STEWARTS SHOP 44 BOONVILLE NY 000000000163594
08-31		42.75	0.29	ATM WDL 434 POST ST BOONVILLE NY STEWARTS #44-K813722 000000000259711



**Woodforest Checking 8045088567**

**Transactions (continued)**

Date	Credits	Debits	Balance	Description
08-31		2.50	-2.21	ATM WITHDRAWAL FEE
09-02	572.24		570.03	ACH-PAYROLL FREDRICKSON, JEFFERY WAL-MART ASSOCS.
09-02		100.00	470.03	ATM WDL 5815 Rome Taberg Rd. Rome NY Woodforest National Bank 000000000271669
09-03		2.20	467.83	POS DB WAL-MART #2234 ROME NY 000000000288830
09-03		2.57	465.26	POS DB WAL Wal-Mart Super 021991 ROME NY 000000000302479
09-03		2.86	462.40	POS DB WM SUPERCENTER # ROME NY 000000000144733
09-03		3.00	459.40	POS DB SUNOCO 06101257 ROME NY 000000000223605
09-03		4.83	454.57	POS DB SUNOCO 06101257 ROME NY 000000000222036
09-03		5.44	449.13	POS DB CIRCLE K # 07605 8709 ROME NY 000000000119531
09-04		1.00	448.13	POS DB WAL-MART #2234 ROME NY 000000000247146
09-04		1.38	446.75	POS DB WM SUPERCENTER # ROME NY 000000000310180
09-04		2.93	443.82	POS DB CIRCLE K # 07605 8709 ROME NY 000000000122502
09-04		2.98	440.84	POS DB WAL-MART #2234 ROME NY 000000000200858
09-04		3.68	437.16	POS DB WAL-MART #2234 ROME NY 000000000333306
09-04		4.99	432.17	POS DB GOOGLE*MEETME G.CO HELPPAY# CA 000000000045501
09-04		18.91	413.26	POS DB CIRCLE K # 07605 8709 ROME NY 000000000275764
09-05		4.29	408.97	POS DB WAL-MART #2234 ROME NY 000000000243951
09-05		13.60	395.37	POS DB STEWARTS SHOP 37 ROME NY 000000000048361
09-05		120.00	275.37	ATM WDL 5815 Rome Taberg Rd. Rome NY Woodforest National Bank 000000000309399
09-05		240.00	35.37	ATM WDL 5815 Rome Taberg Rd. Rome NY Woodforest National Bank 000000000326683
09-06		5.66	29.71	POS DB WAL-MART #2234 ROME NY 000000000047767
09-06		7.43	22.28	POS DB CIRCLE K # 07605 8709 ROME NY 000000000011260
09-07	0.01		22.29	POS CR POS-Earnin-Activehours Palo Alto CAUS
09-07	75.00		97.29	POS CR POS-Possible Finance Dallas TXUS
09-07		5.44	91.85	POS DB CIRCLE K # 07605 ROME NY 0000000000183600
09-07		6.73	85.12	POS DB CIRCLE K # 07605 ROME NY 0000000000231455
09-07		9.99	75.13	POS DB GOOGLE *Bumble 855-836-3987 CA 000000000106794
09-08		3.82	71.31	POS DB WAL-MART #2234 ROME NY 000000000108449
09-08		60.00	11.31	ATM WDL 5815 Rome Taberg Rd. Rome NY Woodforest National Bank 000000000104815
09-09	39.60		50.91	POS CR POS-VENMO*Fredrickson Jeff New York CityNYUS
09-09		10.34	40.57	POS DB STEWARTS SHOP 37 ROME NY 000000000018935

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

**Account Summary**

Average Balance	\$232.82	Average Collected Balance for APY	\$232.96
Average Collected Balance	\$232.82	Number of Days in Cycle	31
Minimum Balance on 08/31/2020	-\$2.21		

**Daily Closing Balance Summary**

Date	Balance	Date	Balance	Date	Balance
08-10	375.72	08-20	626.30	08-30	97.44
08-11	357.64	08-21	567.43	08-31	-2.21
08-12	350.57	08-22	521.25	09-02	470.03
08-13	298.60	08-23	271.39	09-03	449.13
08-14	270.59	08-24	189.35	09-04	413.26
08-15	185.79	08-25	132.25	09-05	35.37
08-16	184.81	08-26	117.69	09-06	22.28
08-17	166.42	08-27	108.86	09-07	75.13
08-18	106.50	08-28	9.22	09-08	11.31
08-19	657.74	08-29	109.22	09-09	40.57

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

↑ SHOULD AGREE WITH YOUR CHECKBOOK BALANCE ↑



### Terms and Conditions Change Notice

The Terms and Conditions governing your Woodforest National Bank account have been revised and will become effective November 1, 2020. You can get the latest Terms and Conditions at Woodforest.com/About-Us, at a branch, or by request when you call us. The revised Terms and Conditions are listed below, and changes are noted in **bold text**:

#### UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES

The *Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fees* Section has been renamed. Additionally, reference to the term "nonsufficient" has been updated to "insufficient" within the Section.

#### UNDERSTANDING AND AVOIDING OVERDRAFT AND **INSUFFICIENT ITEM** (NSF) FEES -

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and **insufficient funds** (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

#### Determining your account balance

The *Determining your account balance* Section has been updated to clarify the balance method that is used to determine when an Insufficient Item or Overdraft Item fee may be charged.

Determining your account balance - We use the "account balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction **and whether to charge an Insufficient Item or Overdraft Item fee**. Importantly, your "account balance" may not be the same as your account's "available" balance.

Your account balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The account balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). **When items are presented for payment, we use the account balance, minus any "holds" placed on deposits that have not yet cleared, to determine if there are sufficient funds to pay the item and whether to charge an Insufficient Item or Overdraft Item fee.** The balance on your periodic statement is the account balance for your account as of the statement date. As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the account balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the account balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "Debit Card Transactions and Your Available Balance".

#### Nonsufficient funds (NSF) fees

The *Nonsufficient funds (NSF) fees* Section has been renamed to *Insufficient item (NSF) fees*.

**Insufficient Item** (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

#### Funds availability

The *Funds availability* Section has been modified and now states:

**Funds availability - Knowing when funds you deposit into your checking account will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our Funds Availability Policy disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our Funds Availability Policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient funds.**



Payment Order of Items

The *Payment Order of Items* Section was renamed to **Posting Order**. Additionally, a posting order example was added.

**Posting Order** - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. Items may not be processed in the order in which they occurred. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

Our policy is to process rejected items from the previous day first, by dollar amount - smallest to largest, provided adequate funds are available. We process ATM withdrawals and Debit Card transactions (POS) second, by dollar amount - smallest to largest on the day they are posted (See Debit Card Transactions and Your Available Balance). We process teller cashed items third, by dollar amount - smallest to largest on the day they are processed. We process Automated Clearing House (ACH) items fourth, by dollar amount - smallest to largest on the day they are processed. We process all other checks fifth, in sequential numerical order (by check number) on the day they are processed.

**Example of posting order: These items are presented for payment on the same day: an ACH item for \$100; an ACH item for \$30; an ATM withdrawal for \$300; a POS transaction for \$10; a \$50 teller withdrawal; a \$25 check #1021; and a \$300 check #1019. Assuming your account balance is sufficient to pay all 7 items, the items would post in this order: (1) POS Item for \$10; (2) ATM withdrawal for \$300; (3) \$50 teller withdrawal; (4) ACH Item for \$30; (5) ACH Item for \$100; (6) \$300 check #1019; and (7) \$25 check #1021. The ATM and POS items are in the same category and will post in smallest to largest order. The two ACH items are in one category and they will post in smallest to largest order. The two checks will post in check number order.**

If a check, item or transaction is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF). We will not charge you a fee for paying an overdraft of an ATM or everyday debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and everyday debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

In addition to the Terms and Conditions, the posting order example noted above was added to the following two disclosures: *Consumer Overdraft Services* and *Business Overdraft Services*.



### What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when your account balance\* is not enough to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a secondary checking or savings account (Account Sweep) or to a revolving line of credit (ReLi), which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

➤ **What are the standard overdraft practices that come with my account?**

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

➤ **What fees will I be charged if Woodforest pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of **\$32** each time we pay an item into the overdraft.
- If an item overdraws your account \$1.00 or less, we will not charge you a fee.
- There is a limit of 3 fees per day that we can charge you for overdrawing your account.

➤ **What if I want Woodforest to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call us at 877-968-7962, complete the form below and present it at a branch, or mail it to P.O. Box 7889, The Woodlands, TX 77387-7889.

**YES.** I want Woodforest to authorize and pay overdrafts on my ATM and everyday debit card transactions.

**NO.** I do not want Woodforest to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_ Date: \_\_\_\_\_ Account Number(s): \_\_\_\_\_

If you decide you no longer want to have your ATM and everyday debit card transactions authorized and paid, you may revoke your authorization at any time by contacting us at 877-968-7962 or by speaking to a Retail Banker.

For complete details on our overdraft options see our Consumer Overdraft Services disclosure and our Terms and Conditions.

\*Your account balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The account balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). When items are presented for payment, we use the account balance, minus any "holds" placed on deposits that have not yet cleared, to determine if there are sufficient funds to pay the item and whether to charge an Insufficient Item or Overdraft Item fee.



## FREQUENTLY ASKED QUESTIONS

### What are Standard Overdraft Practices?

When you do not have enough available funds in an account to cover a transaction item, at our sole discretion, we may honor that item. This will cause an overdraft on the account, and the account will be charged associated fees.

Items include:

- Checks and other transactions made using your checking account number;
- Automated payments (ACH items), such as recurring bill payments; and
- Recurring debit card purchases, such as television service subscriptions.

NOT covered: ATM and everyday debit card transactions, such as groceries or gasoline

### What is an Overdraft?

An overdraft occurs when you do not have enough money available in your account to cover a transaction, but we pay it anyway.

### What are insufficient funds (NSF)?

This occurs when you do not have enough money available in your account to cover a transaction, and we return the item to the person or business the item was payable to. As a result, you are charged an NSF fee. An NSF fee will be charged each time an item is returned unpaid regardless of the number of times the item is presented.

### Do I get charged for NSF and Overdraft (OD) items?

Yes, a \$32 Fee will be charged for each NSF or OD item that process against your account, regardless of the number of times an item is presented. The Bank will only charge you up to 3 NSF and OD fees per day, and if an item overdraws your account less than \$1, no fee is charged. No OD or NSF item fee is charged for ATM or everyday debit card transactions, unless you Opt In for those transaction types.

### Do I have an Overdraft Limit?

We may honor items that overdraw your account, but this is at our sole discretion. You may visit your local branch or call us at 1-877-968-7962 for more information about our Standard Overdraft Practices.

### If you pay an item and overdraw my account, how quickly must I bring my account back to a positive balance?

You should make every attempt to bring your account to a positive end-of-day balance as soon as possible. Leaving your account overdrawn for an extended period may affect the Bank honoring any future items that overdraw your account. Payment of items is at the Bank's sole discretion.

### What if I do not want Standard Overdraft Practices on my account?

You can contact your local branch or call us at 1-877-968-7962 to opt out of Standard Overdraft Practices.

### Are there ways I can avoid NSF and OD fees?

Knowing your balance may help you avoid fees. Before you make a purchase, check your balance using one of these options.

- Call the automated telephone system at 1-866-226-5724;
- Log in to Online Banking;
- Use our Mobile App;
- Set up Online Banking Alerts; or
- Use a Woodforest ATM.

### Are there other steps, besides Standard Overdraft Practices, I can take to avoid fees and keep items from being returned?

The best way to avoid OD and NSF fees is to keep track of your account balance by entering all items in a check register, reconcile your account regularly and manage your finances responsibly. However, if a mistake occurs, Woodforest offers the following alternatives to Standard Overdraft Practices to cover OD items:

Ways to cover overdrafts at Woodforest	Examples of Associated Fees*
Good Account Management	\$0
Account Sweep	\$5.00 transfer fee
Line of Credit (ReLi) Unsecured	15.99% APR**
Line of Credit (ReLi) Secured	7.99% APR**

*\*These costs are provided only as examples. Please ask us about our specific products and fees.*

*\*\*Line of credit available only to qualifying customers.*

