



WOODFOREST
NATIONAL BANK



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



P.O. Box 7889 The Woodlands, TX 77387



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

Summary of Accounts

ACCOUNT TYPE AND NUMBER	BALANCE FORWARD	TOTAL DEBITS	TOTAL CREDITS	CLOSING BALANCE
Second Chance Checking 1192399127	254.05	3,476.41	3,980.65	758.29

Second Chance Checking 1192399127

Transactions

Date	Credits	Debits	Balance	Description
08-11	120.00		374.05	DEPOSIT
08-11		34.99	339.06	POS DB FINISH LINE CAR WASH MARION IL 000000000175462
08-11		104.48	234.58	ACH-INS PREM Jade M Sims PROG UNIVERSAL
08-12		120.00	114.58	POS DB W F Hamme W F Hammers West Frankfor IL 000000000535861
08-13		61.95	52.63	POS DB STRAIGHTTALK*PHONES 800-299-7784 FL 000000000014704
08-13		90.19	-37.56	ACH-8558405680 2008124WBTNVAK0 CASH AMERICA TOD
08-13		32.00	-69.56	OVERDRAFT ITEM FEE
08-13		179.73	-249.29	ACH-ONLINE PMT JADE SIMS INBOX CREDIT DB
08-13		32.00	-281.29	OVERDRAFT ITEM FEE
08-15		32.00	-313.29	INSUFFICIENT ITEM FEE
08-20	1,138.00		824.71	ACH-PAYMENTS JADE SIMS IDES
08-22		2.55	822.16	POS DB WAL Wal-Mart Super 140252 MARION IL 000000001057177
08-22		3.22	818.94	POS DB WALGREENS STORE MARION IL 000000000836273
08-22		16.25	802.69	POS DB MARION GAS STATION MARION IL 000000001146874
08-23		16.47	786.22	POS DB TACO BELL 028486 MARION IL 000000000032478
08-23		33.70	752.52	POS DB DOLLAR-GE 801 N COURT MARION IL 000000000129942
08-24		5.48	747.04	POS DB LITTLE CAESARS 1 MARION IL 000000000601454
08-24		7.65	739.39	POS DB PILOT #595 MARION IL 000000001273944
08-24		12.37	727.02	POS DB DOLLAR-GE 1101 N CARBO MARION IL 000000001215253
08-24		16.36	710.66	POS DB CIRCLE K # 01332 MARION IL 000000000192488
08-24		19.57	691.09	POS DB DOLLAR-GE 801 N COURT MARION IL 000000001043371
08-24		105.04	586.05	POS DB AUTOPAY/DISH NTWK ENGLEWOOD CO 000000000691794
08-24		189.75	396.30	POS DB Rent One St Louis MO 000000000067050
08-25		2.92	393.38	POS DB CIRCLE K # 01332 MARION IL 000000000060042
08-25		3.58	389.80	POS DB CIRCLE K # 01332 MARION IL 000000000089329
08-25		15.91	373.89	POS DB CIRCLE K # 01332 MARION IL 000000000024553
08-25		34.28	339.61	POS DB DOLLARTRE 102 N COURT MARION IL 000000000328504
08-26		3.92	335.69	POS DB Westmore Liquor Mart Marion IL 000000000057141
08-26		8.50	327.19	POS DB CIRCLE K # 01332 1300 MARION IL 000000000833133
08-26		10.00	317.19	POS DB 32 MARKET RIVER FALLS WI 000000000135527
08-26		11.70	305.49	POS DB CASEYS GEN STORE WEST FRANKFOR IL 000000000814975
08-26		15.46	290.03	POS DB CIRCLE K # 01332 MARION IL 000000000081579
08-27	614.12		904.15	ACH-DIRECT DEP SIMS,JADE AISIN ELECTRONIC
08-27		5.00	899.15	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000317286
08-27		6.30	892.85	POS DB CIRCLE K # 01332 MARION IL 000000000074358
08-27		10.00	882.85	POS DB 32 MARKET RIVER FALLS WI 000000000133978
08-27		26.68	856.17	POS DB SXM*SIRIUSXM.COM/ACCT 888-635-5144 NY 000000000805943
08-27		38.88	817.29	POS DB CIRCLE K # 01332 MARION IL 000000000124634
08-27		84.55	732.74	POS DB CITY OF MARION WATER D MARION IL 000000000084535
08-27		80.60	652.14	ACH-8558405680 200826K5I6EV6R7 CASH AMERICA TOD



Second Chance Checking 1192399127

Transactions (continued)

Date	Credits	Debits	Balance	Description
08-27		179.73	472.41	ACH-ONLINE PMT JADE SIMS INBOX CREDIT DB
08-28		10.00	462.41	POS DB 32 MARKET RIVER FALLS WI 000000000156121
08-28		42.51	419.90	POS DB DOLLAR-GE 1101 N CARBO MARION IL 000000000772852
08-28		135.69	284.21	ACH-DEBCRED JADE SIMS BRIGHTLENDING
08-29		5.00	279.21	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000753931
08-29		5.00	274.21	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000749194
08-29		5.00	269.21	POS DB 32 MARKET RIVER FALLS WI 000000000190310
08-29		7.99	261.22	POS DB WALGREENS STORE MARION IL 000000000917823
08-29		12.26	248.96	POS DB TACO BELL 028486 MARION IL 000000000209655
08-29		13.51	235.45	POS DB MCDONALD'S F2541 MARION IL 000000000100658
08-29		16.61	218.84	POS DB CASEYS MA 400 E DEYOUN MARION IL 000000000941507
08-29		19.11	199.73	POS DB CIRCLE K # 01332 MARION IL 000000000127397
08-30		2.84	196.89	POS DB CIRCLE K # 01332 MARION IL 00000000022924
08-30		3.37	193.52	POS DB HUCK'S FOOD & F Benton IL 000000000468236
08-30		4.95	188.57	POS DB CRT*CREDIT.COMCREDITRP 800-756-9684 CA 000000000068005
08-30		5.48	183.09	POS DB LITTLE CAESARS 1 MARION IL 000000000026202
08-30		12.03	171.06	POS DB CIRCLE K # 01332 MARION IL 000000000001422
08-30		12.67	158.39	POS DB ALDI 41001 MARION IL 000000000433458
08-30		20.08	138.31	POS DB CIRCLE K # 01332 MARION IL 000000000022846
08-31		5.00	133.31	POS DB 32 MARKET RIVER FALLS WI 000000000179372
08-31		8.39	124.92	POS DB CIRCLE K # 01332 MARION IL 000000000208357
08-31		17.31	107.61	POS DB CASEYS GE 1305 E MAIN WEST FRANKFOR IL 000000001220127
08-31		40.32	67.29	POS DB SIX FLAGS ST LOUIS EUREKA MO 000000000265283
09-01		5.00	62.29	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000029840
09-01		12.75	49.54	POS DB IPSY GLAM BAG HELP.IPSY.COM CA 000000000798030
09-01		13.96	35.58	POS DB CIRCLE K # 01332 MARION IL 000000000066747
09-02		5.00	30.58	POS DB 32 MARKET RIVER FALLS WI 000000000174772
09-02		5.00	25.58	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000015355
09-02		11.78	13.80	POS DB MCDONALD'S F7739 MARION IL 000000000113692
09-03	1,138.00		1,151.80	ACH-PAYMENTS JADE SIMS IDES
09-03		32.00	1,119.80	INSUFFICIENT ITEM FEE
09-04		7.17	1,112.63	POS DB ROLLNUP #16 MARION IL 000000000935355
09-04		10.00	1,102.63	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000001024026
09-04		10.00	1,092.63	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000761398
09-04		38.03	1,054.60	POS DB CIRCLE K # 01332 MARION IL 000000000662148
09-04		39.96	1,014.64	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000649277
09-04		43.67	970.97	POS DB WM SUPERCENTER # MARION IL 000000000923306
09-04		503.50	467.47	ATM WDL 1300 N CARBON ST MARION IL Cardtronics CCSC 000000000663939
09-04		50.00	417.47	ACH-INST XFER HANTZMONICA PAYPAL
09-04		2.50	414.97	ATM WITHDRAWAL FEE
09-05		4.95	410.02	POS DB Technical Support 877-8131264 FL 000000000254935
09-05		26.20	383.82	POS DB GOODWILL MARION MARION IL 000000000182448
09-05		39.84	343.98	POS DB SAMS CLUB #8180 MARION IL 000000000732263
09-05		189.75	154.23	POS DB Rent One St Louis MO 000000000129572
09-08		5.00	149.23	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000636887
09-08		5.00	144.23	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000176857
09-09		22.98	121.25	POS DB MARION RURAL KING SUPP MARION IL 000000000867818
09-10	970.53		1,091.78	ACH-DIRECT DEP SIMS,JADE AISIN ELECTRONIC
09-10		5.00	1,086.78	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000758972
09-10		5.00	1,081.78	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000190253
09-10		5.00	1,076.78	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000189945
09-10		57.81	1,018.97	POS DB DOLLAR-GE 1101 N CARBO MARION IL 000000000696491
09-10		71.00	947.97	ACH-8558405680 2009096KB2BTFSR CASH AMERICA TOD
09-10		179.73	768.24	ACH-ONLINE PMT JADE SIMS INBOX CREDIT DB
09-10		9.95	758.29	MAINTENANCE FEE SVC CH*



	Total for This Statement	Total for This Year
Total Overdraft Fees	\$64.00	\$128.00
Total Insufficient Items Fees	\$64.00	\$96.00

Second Chance Checking 1192399127

Account Summary

Average Balance	\$215.91	Average Collected Balance for APY	\$284.59
Average Collected Balance	\$215.91	Number of Days in Cycle	31
Minimum Balance on 08/15/2020	-\$313.29		

Daily Closing Balance Summary

Date	Balance	Date	Balance	Date	Balance
08-11	234.58	08-25	339.61	09-02	13.80
08-12	114.58	08-26	290.03	09-03	1,119.80
08-13	-281.29	08-27	472.41	09-04	414.97
08-15	-313.29	08-28	284.21	09-05	154.23
08-20	824.71	08-29	199.73	09-08	144.23
08-22	802.69	08-30	138.31	09-09	121.25
08-23	752.52	08-31	67.29	09-10	758.29
08-24	396.30	09-01	35.58		

SIMPLE WAYS TO LOWER YOUR FEES

Track your balance, deposits and spending habits carefully. Sign up for Daily Email Notifications.

We will send a daily message to your email account with transaction and balance information, including when you have overdrawn your account. There is no charge for this service.

Link a secondary account to your checking account.

When you overdraft your checking account, any available money will be automatically transferred first from your secondary account to avoid overdrawing your account. A sweep fee applies for each automatic transfer. Refer to the **Schedule of Fees** for complete details.

Consider opting-out of overdraft coverage for ATM and everyday debit card transactions.

ATM and everyday debit card transactions that would overdraw your account are declined and would not incur a fee. You can also request to opt-out of all overdraft coverage. For complete details please speak with a Woodforest retail banker.

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.

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

↑ 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.*

