



WOODFOREST[®] NATIONAL BANK

00000509 TW200T08102010062000 3 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



Visit Us Online at www.woodforest.com

Like Us On

Follow Us on

Summary of Accounts

ACCOUNT TYPE AND NUMBER	BALANCE FORWARD	TOTAL DEBITS	TOTAL CREDITS	CLOSING BALANCE
Woodforest Checking 8045088567	107.92	885.85	1,165.00	387.07

Woodforest Checking 8045088567

Transactions

Date	Credits	Debits	Balance	Description
07-10		4.14	103.78	POS DB WAL-MART #2234 ROME NY 000000000313969
07-10		80.00	23.78	CASH CK #Check
07-13		13.80	9.98	POS DB CIRCLE K # 07605 8709 ROME NY 000000000222352
07-14		33.35	-23.37	POS DB 276 BLACK RIVER FASTRA ROME NY 000000000024597
07-15	40.00		16.63	DEPOSIT
07-16		23.28	-6.65	ACH-GEICO PYMT UAUBWC8A31SOEIE GEICO
07-16		32.00	-38.65	OVERDRAFT ITEM FEE
07-20	32.00		-6.65	NSF / OD FEES RFND
07-20		5.00	-11.65	ACH-Funds 468310107 ROBINHOOD
07-20		32.00	-43.65	OVERDRAFT ITEM FEE
07-21	60.00		16.35	DEPOSIT
07-23	20.00		36.35	POS CR POS-ACT Walmart SupercenterRome NYUS
07-23		5.58	30.77	POS DB CIRCLE K # 07605 8709 ROME NY 000000000062111
07-23		7.60	23.17	POS DB SUNOCO 06101257 ROME NY 000000000139541
07-24		17.00	6.17	ACH-Funds 468310107 ROBINHOOD
07-25		5.54	0.63	POS DB CIRCLE K # 07605 8709 ROME NY 000000000075056
07-30		30.00	-29.37	ACH-Funds 468310107 ROBINHOOD
07-30		32.00	-61.37	OVERDRAFT ITEM FEE
07-31	80.00		18.63	POS CR POS-ACT Walmart SupercenterRome NYUS
08-03		9.64	8.99	POS DB TACO BELL #16099 ROME NY 000000000052304
08-04	437.00		445.99	DEPOSIT
08-05	351.00		796.99	DEPOSIT
08-05		15.01	781.98	POS DB STEWARTS SHOP 46 ROME NY 000000000126718
08-05		104.40	677.58	POS DB WAL Wal-Mart Super 002354 ROME NY 000000000214218
08-05		50.00	627.58	ACH-Funds 468310107 ROBINHOOD
08-06	35.00		662.58	DEPOSIT
08-06	110.00		772.58	DEPOSIT
08-06		3.03	769.55	POS DB MCDONALD'S F2561 ROME NY 000000000137710
08-06		3.18	766.37	POS DB WAL-MART #2234 ROME NY 000000000283766
08-06		11.91	754.46	POS DB CLIFF'S # 511-CI ROME NY 000000000108046
08-06		15.71	738.75	POS DB WAL Wal-Mart Super 851434 ROME NY 000000000207205
08-06		20.10	718.65	POS DB CLIFF'S # 511-CI ROME NY 000000000108707
08-06		83.00	635.65	ATM WDL 1221 Erie Blvd. Rome NY 000000000141059
08-06		100.00	535.65	ATM WDL 5815 Rome Taberg Rd. Rome NY Woodforest National Bank 000000000181791
08-06		5.00	530.65	ACH-Funds 468310107 ROBINHOOD
08-06		100.00	430.65	ACH-ACH 20200805076157 WEBULL FINANCIAL
08-06		2.50	428.15	ATM WITHDRAWAL FEE
08-08		2.20	425.95	POS DB WM SUPERCENTER # ROME NY 000000000304795
08-08		4.34	421.61	POS DB STEWARTS SHOP 44 BOONVILLE NY 000000000124295



Woodforest Checking 8045088567

Transactions (continued)

Date	Credits	Debits	Balance	Description
08-08		23.00	398.61	ATM WDL 8789 Lewis Point Rd Canastota NY Flo s 000000000288845
08-08		2.50	396.11	ATM WITHDRAWAL FEE
08-09		2.09	394.02	POS DB WAL Wal-Mart Super 922587 ROME NY 000000000100823
08-09		6.95	387.07	MINIMUM BALANCE FEE SVC CH*

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

Checks Cleared

Date	Check No	Amount
07-10	Check	80.00

* Denotes a break in check sequence

1 Check(s) Paid for a Total of \$80.00

Account Summary

Average Balance	\$85.97	Average Collected Balance for APY	\$95.10
Average Collected Balance	\$85.97	Number of Days in Cycle	31
Minimum Balance on 07/30/2020	-\$61.37		

Daily Closing Balance Summary

Date	Balance	Date	Balance	Date	Balance
07-10	23.78	07-21	16.35	08-03	8.99
07-13	9.98	07-23	23.17	08-04	445.99
07-14	-23.37	07-24	6.17	08-05	627.58
07-15	16.63	07-25	0.63	08-06	428.15
07-16	-38.65	07-30	-61.37	08-08	396.11
07-20	-43.65	07-31	18.63	08-09	387.07

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 overdraw 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.

\$ _____	CHECKS OUTSTANDING		\$ _____
YOUR BALANCE AS SHOWN ON THIS STATEMENT	NO.	AMOUNT	CHECKBOOK BALANCE (AT STATEMENT DATE)
\$ _____			\$ _____
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 ↑

