



WOODFOREST
NATIONAL BANK



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



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PHILLIP L BOWLES
JADE M BOWLES
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	1,177.19	4,938.83	4,358.59	596.95

Second Chance Checking 1192399127

Transactions

Date	Credits	Debits	Balance	Description
10-11		22.44	1,154.75	POS DB CASEYS GE 2314 W MAIN MARION IL 000000000356414
10-11		34.99	1,119.76	POS DB FINISH LINE CAR WASH MARION IL 00000000033019
10-12		18.82	1,100.94	POS DB CIRCLE K # 01332 MARION IL 000000000341787
10-12		29.80	1,071.14	POS DB TACO BELL 028486 MARION IL 000000000682325
10-13	255.00		1,326.14	ACH-PAYMENTS JADE BOWLES IDES
10-13		309.94	1,016.20	POS DB WM SUPERCENTER # MARION IL 000000000663757
10-14		117.17	899.03	ACH-INS PREM Jade M Sims PROG UNIVERSAL
10-15	1,138.00		2,037.03	ACH-PAYMENTS JADE BOWLES IDES
10-15		5.34	2,031.69	POS DB Westmore Liquor Mart Marion IL 000000000110493
10-15		5.37	2,026.32	POS DB WALGREENS STORE HARRISBURG IL 000000000756496
10-15		13.24	2,013.08	POS DB CVS/PHARM 06388--801 W MARION IL 000000000559102
10-15		14.72	1,998.36	POS DB MCDONALD'S F10039 HERRIN IL 00000000078522
10-15		21.14	1,977.22	POS DB LJS #70208 HARRISBURG IL 000000000763603
10-15		42.21	1,935.01	POS DB CIRCLE K # 01332 MARION IL 00000000082246
10-15		75.75	1,859.26	POS DB Marion Eye Centers Ltd CARBONDALE IL 000000000412604
10-15		203.29	1,655.97	ATM WDL 208 N LOGAN WEST FRANKFOR IL HUCKS 104 -04971 000000000871599
10-15		2.50	1,653.47	ATM WITHDRAWAL FEE
10-16		10.45	1,643.02	POS DB TACO BELL 028486 MARION IL 000000000071712
10-16		23.13	1,619.89	POS DB DOLLAR GE 21665 SHAWNE THOMPSONVILLE IL 000000000877748
10-16		48.68	1,571.21	POS DB CIRCLE K # 01332 MARION IL 000000000213999
10-16		56.61	1,514.60	POS DB DOLLAR GE 1008 EAST MA WEST FRANKFOR IL 000000000646306
10-17		2.17	1,512.43	POS DB ROLLNUP #16 MARION IL 000000000977829
10-17		10.81	1,501.62	POS DB PITTSBURG CONVENIENCE PITTSBURG IL 000000000934633
10-17		24.62	1,477.00	POS DB CASEYS GEN STORE WEST FRANKFOR IL 000000000077413
10-17		39.19	1,437.81	POS DB KROGER #3 1704 W. DEYO MARION IL 000000000964760
10-17		102.75	1,335.06	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000000274523
10-17		189.75	1,145.31	POS DB Rent One St Louis MO 000000000395768
10-18		10.73	1,134.58	POS DB MCDONALD'S F19979 JOHNSTON CITY IL 00000000009166
10-18		20.49	1,114.09	POS DB TACO BELL 028486 MARION IL 000000000027066
10-18		28.99	1,085.10	POS DB CIRCLE K 01223 BENTON IL 000000000003334
10-18		203.50	881.60	ATM WDL Cardtronics CCSC MARION IL Cardtronics CCSC 000000000326262
10-18		2.50	879.10	ATM WITHDRAWAL FEE
10-19		20.51	858.59	POS DB PHILLIPS 66 - MACH 1 MARION IL 000000001091720
10-19		22.18	836.41	POS DB CIRCLE K # 01332 MARION IL 000000000639376
10-19		25.64	810.77	POS DB LA FIESTA MEXICAN REST WEST FRANKFOR IL 000000000679322
10-19		35.39	775.38	POS DB MCDONALD'S F2541 MARION IL 000000001110838
10-19		39.96	735.42	POS DB STRAIGHTTALK*AIRTIME 877-430-2355 FL 000000001238618
10-19		98.03	637.39	POS DB AUTOPAY/DISH NTWK ENGLEWOOD CO 000000000186942
10-19		103.50	533.89	ATM WDL 1300 N CARBON ST MARION IL Cardtronics CCSC 000000001196180



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

Date	Credits	Debits	Balance	Description
10-19		188.98	344.91	ACH-LOAN PYMNT 036257145860 ONEMAIN ACH PMT
10-19		2.50	342.41	ATM WITHDRAWAL FEE
10-21		29.71	312.70	POS DB CIRCLE K # 01332 MARION IL 000000000306508
10-21		57.94	254.76	POS DB DOLLAR GE 501 W BLUE A CREAL SPRINGS IL 000000000894754
10-22	50.00		304.76	ACH-DIRECT DEP BOWLES, JADE AISIN ELECTRONIC
10-22		179.73	125.03	ACH-ONLINE PMT JADE SIMS INBOX CREDIT DB
10-22		15.00	110.03	DEBIT CARD SETUP FEE
10-23		5.46	104.57	POS DB HARDEES 1500376 MARION IL 000000000261641
10-23		5.67	98.90	POS DB TACO JOHN 9410 MARION IL 000000000256524
10-23		5.99	92.91	POS DB CIRCLE K # 01332 MARION IL 000000000151838
10-23		6.10	86.81	POS DB WENDY'S 845 MARION IL 000000000153122
10-24		15.98	70.83	POS DB CIRCLE K # 01332 MARION IL 00000000028429
10-24		20.86	49.97	POS DB CIRCLE K # 01332 1300 MARION IL 000000000674067
10-25		5.93	44.04	POS DB CASEYS GEN STORE JOHNSTON CITY IL 000000000356658
10-25		18.74	25.30	POS DB KROGER #3 1704 W. DEYO MARION IL 000000000358852
10-27	650.00		675.30	ACH-8558405680 JADE BOWLES CASH AMERICA TOD
10-27		26.68	648.62	POS DB SXM*SIRIUSXM.COM/ACCT 888-635-5144 NY 000000000734223
10-28		22.49	626.13	POS DB CIRCLE K # 01332 MARION IL 00000000090626
10-28		33.13	593.00	POS DB DOLLAR-GE 801 N COURT MARION IL 000000000464773
10-28		98.94	494.06	ACH-WEBPAYMENT CITYOFMARIONWATE
10-29	1,126.00		1,620.06	ACH-PAYMENTS JADE BOWLES IDES
10-29		15.18	1,604.88	POS DB CIRCLE K # 01332 1300 MARION IL 000000000826337
10-29		30.50	1,574.38	POS DB MCDONALD'S F2541 MARION IL 00000000090925
10-29		32.04	1,542.34	POS DB CIRCLE K # 01332 MARION IL 000000000096530
10-29		101.35	1,440.99	POS DB WM SUPERCENTER # MARION IL 000000000730607
10-29		283.50	1,157.49	ATM WDL Cardtronics CCSC MARION IL Cardtronics CCSC 000000000502991
10-29		2.50	1,154.99	ATM WITHDRAWAL FEE
10-30		19.19	1,135.80	POS DB DOLLAR GE 1008 EAST MA WEST FRANKFOR IL 000000001090366
10-30		140.00	995.80	ATM WDL 2802 Outer Road Dr. Marion IL Woodforest National Bank 000000000823909
10-30		240.00	755.80	ATM WDL 2802 Outer Road Dr. Marion IL Woodforest National Bank 000000000776466
10-31		5.14	750.66	POS DB CIRCLE K # 01332 1300 MARION IL 000000001020255
10-31		10.00	740.66	POS DB 32 MARKET RIVER FALLS WI 000000000161669
10-31		10.00	730.66	POS DB CVS/PHARMACY #06388 MARION IL 000000000061491
10-31		20.00	710.66	POS DB SHAWNEE TRADING COMPAN WEST FRANKFOR IL 000000000542577
10-31		189.75	520.91	POS DB Rent One St Louis MO 000000000361092
11-01		2.01	518.90	POS DB CIRCLE K # 01332 1300 MARION IL 000000000184218
11-01		8.75	510.15	POS DB CIRCLE K # 01332 1300 MARION IL 000000000226942
11-01		9.52	500.63	POS DB CASEYS MARION MARION IL 000000000390193
11-01		10.00	490.63	POS DB 32 MARKET RIVER FALLS WI 000000000029521
11-01		22.34	468.29	POS DB CIRCLE K # 01336 1300 WEST FRANKFOR IL 000000000383095
11-01		55.97	412.32	POS DB CASEYS GE 1305 E MAIN WEST FRANKFOR IL 000000000378525
11-01		70.00	342.32	POS DB Sun Loan Company #106 956-5421888 IL 000000000007278
11-01		113.00	229.32	POS DB 0000Security-Finance.c 800-3958195 SC 000000000007317
11-02	3.40		232.72	POS Refund 07/10/20 1905 RENDLEM MISC CR
11-02		6.44	226.28	POS DB LITTLE CAESARS 1 MARION IL 000000000499582
11-02		12.75	213.53	POS DB IPSY GLAM BAG HELP.IPSY.COM CA 000000000672664
11-02		14.31	199.22	POS DB KROGER #3 1704 W. DEYO MARION IL 000000001222474
11-02		40.16	159.06	POS DB KROGER #3 1704 W. DEYO MARION IL 000000001218218
11-03		9.57	149.49	POS DB IPSY ADD ONS 888-769-4526 CA 000000000250895
11-03		28.68	120.81	POS DB CIRCLE K # 01332 1300 MARION IL 000000000849899
11-04		10.00	110.81	POS DB 32 MARKET RIVER FALLS WI 000000000177183
11-04		12.04	98.77	POS DB CIRCLE K # 01332 1300 MARION IL 000000000820614
11-05	1,136.19		1,234.96	ACH-DIRECT DEP BOWLES, JADE AISIN ELECTRONIC
11-05		19.99	1,214.97	POS DB EXPERIAN* CREDIT REPOR 479-343-6237 CA 000000000193236
11-05		179.73	1,035.24	ACH-ONLINE PMT JADE SIMS INBOX CREDIT DB
11-05		241.00	794.24	ACH-8558405680 201104LNB8QTYIU CASH AMERICA TOD
11-06		4.95	789.29	POS DB 24HOURTECHHELP.COM 877-8131264 FL 000000000017162
11-06		10.00	779.29	POS DB 32 MARKET RIVER FALLS WI 000000000156298
11-06		63.50	715.79	ATM WDL Cardtronics CCSC MARION IL Cardtronics CCSC 000000000603871
11-06		2.50	713.29	ATM WITHDRAWAL FEE
11-07		10.00	703.29	POS DB 32 MARKET RIVER FALLS WI 000000000193875
11-07		16.37	686.92	POS DB LJS #70214 WEST FRANKFOR IL 000000000896879
11-07		39.84	647.08	POS DB DOLLAR-GE 1101 N CARBO MARION IL 000000000819684
11-08		20.00	627.08	POS DB CIRCLE K # 01332 1300 MARION IL 000000000178679



Second Chance Checking 1192399127

Transactions (continued)

Date	Credits	Debits	Balance	Description
11-08		20.18	606.90	POS DB CIRCLE K # 01332 1300 MARION IL 000000000178159
11-10		9.95	596.95	MAINTENANCE FEE SVC CH*

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

Account Summary

Average Balance	\$603.01	Average Collected Balance for APY	\$603.01
Average Collected Balance	\$603.01	Number of Days in Cycle	31
Minimum Balance on 10/25/2020	\$25.30		

Daily Closing Balance Summary

Date	Balance	Date	Balance	Date	Balance
10-11	1,119.76	10-22	110.03	11-01	229.32
10-12	1,071.14	10-23	86.81	11-02	159.06
10-13	1,016.20	10-24	49.97	11-03	120.81
10-14	899.03	10-25	25.30	11-04	98.77
10-15	1,653.47	10-27	648.62	11-05	794.24
10-16	1,514.60	10-28	494.06	11-06	713.29
10-17	1,145.31	10-29	1,154.99	11-07	647.08
10-18	879.10	10-30	755.80	11-08	606.90
10-19	342.41	10-31	520.91	11-10	596.95
10-21	254.76				



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

↑ SHOULD AGREE WITH YOUR CHECKBOOK BALANCE ↑

