



**WOODFOREST**  
NATIONAL BANK

MEMBER FDIC

00003228 TW100T08112017113500 2 000000000 2173996011



KIMBERLY HOPE PATRICK-PARKE  
2516 E 10TH ST  
ANDERSON IN 46012



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



P.O. Box 7889 The Woodlands, TX 77387



Visit Us Online at [www.woodforest.com](http://www.woodforest.com)

Like Us On

Follow Us on

**Summary of Accounts**

ACCOUNT TYPE AND NUMBER	BALANCE FORWARD	TOTAL DEBITS	TOTAL CREDITS	CLOSING BALANCE
Take Charge Checking 1679822518	-7.88	1,081.33	1,082.00	-7.21
Take Charge Program 1679822518	532.00	0.00	45.00	487.00

**Take Charge Checking 1679822518 SAVINGS ACCOUNT**

**Transactions**

Date	Credits	Debits	Balance	Description
07-31	279.00		271.12	ACH-XXSOC SEC KIMBERLY H SSA TREAS 310
07-31	778.00		1,049.12	ACH-XXSOC SEC KIMBERLY H SSA TREAS 310
07-31		406.00	643.12	CHECK
07-31		45.00	598.12	TRF TO CRR *****2518 CRR PMT
08-01		5.74	592.38	POS DB TOPHATT*115097747 PALO ALTO CA 000000000285377
08-01		454.01	138.37	POS DB OPC*CNAC PAYMENT INDIANAPOLIS IN 000000000372359
08-03	25.00		163.37	POS CR POS-Albert Instant West Memphis ARUS
08-04		10.70	152.67	POS DB TOPHATT*BATCH-1533622 PALO ALTO CA 000000000765263
08-04		13.90	138.77	POS DB LJS #70081 ANDERSON IN 000000000648912
08-04		138.03	0.74	POS DB WALMART.COM BENTONVILLE AR 00000000003630
08-10		7.95	-7.21	MAINTENANCE FEE SVC CH*

	Total for This Statement	Total for This Year
Total Overdraft Fees	\$0.00	\$640.00
Total Insufficient Items Fees	\$0.00	\$32.00

**Checks Cleared**

Date	Check No	Amount
07-31	Check	406.00

\* Denotes a break in check sequence

**1 Check(s) Paid for a Total of \$406.00**

**Account Summary**

Average Balance	\$28.57	Average Collected Balance for APY	\$33.66
Average Collected Balance	\$28.57	Number of Days in Cycle	31
Minimum Balance on 07/11/2020	-\$7.88		

**Daily Closing Balance Summary**

Date	Balance	Date	Balance	Date	Balance
07-11	-7.88	08-01	138.37	08-04	0.74
07-31	598.12	08-03	163.37	08-10	-7.21

**Take Charge Program 1679822518**

**Transactions**

Date	Debits	Credits	Balance	Description
07-31		45.00	487.00	TRF FROM DDA *****2518 PAYMENT

**Account Summary**

Available Credit	\$0.00	Statement Closing Balance	\$487.00
Balance Subject to Interest Rate	\$516.03	<b>Minimum Payment Due</b>	<b>\$45.00</b>
Number of Days in Cycle	31	<b>Due Date</b>	<b>08/28/2020</b>
Statement Closing Date	08/10/2020		

Unless your revolving line of credit is for business, commercial or investment purposes, or your loan contract indicates that Texas Finance Code Chapter 346 does not apply, the following notice applies:  
**A LATE CHARGE OF FIVE PERCENT OF THE PAYMENT DUE OR A MAXIMUM OF \$15 WILL BE ASSESSED FOR A PAYMENT MADE 10 DAYS OR MORE AFTER THE DATE PAYMENT OF THIS BILL IS DUE.**

**Daily Closing Balance Summary**

Date	Balance	Date	Balance
07-11	532.00	07-31	487.00

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