



# WOODFOREST<sup>®</sup> NATIONAL BANK

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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



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## Summary of Accounts

ACCOUNT TYPE AND NUMBER	BALANCE FORWARD	TOTAL DEBITS	TOTAL CREDITS	CLOSING BALANCE
Personal Sterling Advantage Account 1679822518	199.05	3,103.07	2,372.10	-531.92

### Personal Sterling Advantage Account 1679822518 SAVINGS ACCOUNT

#### Transactions

Date	Credits	Debits	Balance	Description
05-11		6.20	192.85	POS DB CVS/PHARM 06640--265 S ANDERSON IN 000000001149608
05-11		7.44	185.41	POS DB DOLLAR-GE 415 S SCATTE ANDERSON IN 000000000816529
05-11		9.12	176.29	POS DB KING GYROS ANDERSON IN 000000000819509
05-11		14.98	161.31	POS DB TOPHATT*109404376 PALO ALTO CA 000000000340960
05-11		44.94	116.37	POS DB TOPHATT*BATCH-485152 PALO ALTO CA 000000000675602
05-12		5.34	111.03	POS DB CVS/PHARM 06640--265 S ANDERSON IN 000000000355486
05-12		39.95	71.08	POS DB SMOKE HOUSE - 9 ANDERSON IN 000000000357022
05-13	2.00		73.08	DEPOSIT
05-13		3.75	69.33	POS DB DOLLAR-GENERAL # ANDERSON IN 000000000639720
05-13		4.73	64.60	POS DB WENDY'S 2810 ANDERSON IN 000000000846028
05-13		9.05	55.55	POS DB TACO BELL 3001073 ANDERSON IN 000000000078792
05-13		32.08	23.47	POS DB WF* WAYFAIR 3229712499 BOSTON MA 000000000005446
05-14		9.16	14.31	POS DB TACO BELL 3001073 ANDERSON IN 000000000134983
05-14		500.00	-485.69	CASH CK #Check
05-14		32.00	-517.69	OVERDRAFT ITEM FEE
05-15		6.57	-524.26	POS DB QESSENTIALNOURISHMENT 855-6384085 TX 000000000035290
05-15		32.00	-556.26	OVERDRAFT ITEM FEE
05-15		7.53	-563.79	POS DB IDEALFITIMPRESSION 855-2407448 TX 000000000035271
05-15		32.00	-595.79	OVERDRAFT ITEM FEE
05-21	6.57		-589.22	POS CR DISP Credit/TERM/0/A275/AH/21:07/1324
05-21	7.53		-581.69	POS CR DISP Credit/TERM/0/A275/AH/21:07/1322
05-21	64.00		-517.69	INTL TRAN FEE REFUND
05-27	1,200.00		682.31	ACH-TAX REF PATRICK, KIMBERLY H PA IRS TREAS 310
05-27		680.00	2.31	ATM WDL 2321 Charles St. Anderson IN Woodforest National Bank 000000000809113
05-28		500.00	-497.69	CASH CK #Check
05-28		32.00	-529.69	OVERDRAFT ITEM FEE
05-28		35.00	-564.69	STOP PAYMENT FEE
05-28		35.00	-599.69	STOP PAYMENT FEE
06-02	279.00		-320.69	ACH-XXSOC SEC KIMBERLY H SSA TREAS 310
06-02	778.00		457.31	ACH-XXSOC SEC KIMBERLY H SSA TREAS 310
06-02		457.00	0.31	CASH CK #Check
06-03	35.00		35.31	SVC CHG -CONSUMER RFND
06-03		334.23	-298.92	ACH-TARGET CAS KIMBERLY PARKE TARGET CASH NOW
06-03		32.00	-330.92	OVERDRAFT ITEM FEE
06-06		169.00	-499.92	POS DB OPC*CNAC PAYMENT INDIANAPOLIS IN 000000000412188
06-06		32.00	-531.92	OVERDRAFT ITEM FEE



**Personal Sterling Advantage Account 1679822518 SAVINGS ACCOUNT**

	Total for This Statement	Total for This Year
Total Overdraft Fees	\$192.00	\$640.00
Total Insufficient Items Fees	\$0.00	\$32.00

**Checks Cleared**

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
05-14	Check	500.00	05-28	Check	500.00	06-02	Check	457.00

\* Denotes a break in check sequence

**3 Check(s) Paid for a Total of \$1,457.00**

**Account Summary**

Average Balance	-\$439.87	Interest Earned for this Statement Period	\$0.00
Average Collected Balance	-\$439.87	Average Collected Balance for APY	\$6.89
Minimum Balance on 05/28/2020	-\$599.69	Number of Days in Cycle	31
Year to Date Interest Paid	\$0.00		

**Daily Closing Balance Summary**

Date	Balance	Date	Balance	Date	Balance
05-11	116.37	05-15	-595.79	06-02	0.31
05-12	71.08	05-21	-517.69	06-03	-330.92
05-13	23.47	05-27	2.31	06-06	-531.92
05-14	-517.69	05-28	-599.69		

**Account Item Images Total of 4**

05/13/2020 Ck # 0 \$2.00

05/14/2020 Ck # 0 \$500.00

05/28/2020 Ck # 0 \$500.00

06/02/2020 Ck # 0 \$457.00

**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.

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

