



00002485 TW100T05012110442100 2 000000000 XXXXXXXXXXXXX



Your Name  
Your Address



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
Second Chance Checking xxxxxxxxxxxx	15,852.63	4,997.32	6,129.83	16,985.14

### Second Chance Checking xxxxxxxxxxxx

#### Transactions

Date	Credits	Debits	Balance	Description
11-01		123.66	15,728.97	POS DB Gentry Square Spring TX 000000000156874
11-03		40.11	15,688.86	POS DB Kroger 2150 Spring TX 000000000048715
11-04	1,550.00		17,238.86	ATM Check Deposits
11-05		47.18	17,191.68	POS DB Grand Parkway Marketplace 6635 Spring TX 000000000105987
11-09		26.37	17,165.31	POS DB Brother's Seafood 523 Spring TX 000000000105987
11-10		80.77	17,084.54	POS DB Target 19511 Spring TX 000000000105987
11-10	1,256.00		18,340.54	ATM Check Deposits
11-13		35.41	18,305.13	POS DB The Pierpont 23770 Spring TX 000000000995087
11-15		1,620.39	16,684.74	Online Transfer Savings FARGO XXXXXXXX12588218
11-16		214.87	16,469.87	POS DB Bridgestone Plaza 4931 Spring TX 0000000000963148
11-17	1,240.80		17,710.67	ATM Check Deposits
11-20		29.85	17,680.82	POS DB ALDI 6912 Spring TX 000000000914782
11-21		5.62	17,675.20	POS DB Exxon 2213 Spring TX 000000000119874
11-22	2,083.03		19,758.23	ATM Check Deposits
11-27		100.94	19,657.29	POS DB The Home Depot 22310 Spring TX 000000000119874
11-28		22.63	19,634.66	POS DB Circle K 25500 Spring TX 000000000119874
11-28		39.39	19,595.27	POS DB Family Dollar 5622 Spring TX 000000000914782
11-30		2,610.13	16,985.14	Online Transfer Savings FARGO XXXXXXXX1258821

#### Account Summary

Average Balance	\$16,418.88		
Average Collected Balance	\$16,985.14	Number of Days in Cycle	30

#### Daily Closing Balance Summary

Date	Balance	Date	Balance	Date	Balance
11-01	15,728.97	11-10	18,340.54	11-22	19,758.23
11-03	15,688.86	11-13	18,305.13	11-27	19,657.29
11-04	17,238.86	11-15	16,684.74	11-28	19,595.27
11-05	17,191.68	11-17	17,710.67	11-30	16,985.14
11-09	17,165.31	11-20	17,680.82		

**Second Chance Business xxxxxxxxxxxx**

**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 ↑

