

00002485 TW100T05012110442100 2 000000000 XXXXXXXXXXXX



Your Name Your Address

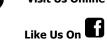
Account Information & Customer Service 1-(877) 968-7962



P.O. Box 7889 The Woodlands, TX 77387



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Summary of Accounts

ACCOUNT TYPE AND NUMBER	BALANCE	TOTAL	TOTAL	CLOSING
	FORWARD	DEBITS	CREDITS	BALANCE
Second Chance Checking xxxxxxxxxx	15,852.63	4,997.32	6,129.83	16,985.14

Second Chance Checking xxxxxxxxxx

Transactions								
Credits	Debits	Balance	Description					
	123.66	15,728.97	POS DB Gentry Square Spring TX 00000000156874					
	40.11		POS DB Kroger 2150 Spring TX 00000000048715					
1,550.00		17,238.86	ATM Check Deposits					
	47.18		POS DB Grand Parkway Marketplace 6635 Spring TX 00000000105987					
	26.37	17,165.31	POS DB Brother's Seafood 523 Spring TX 00000000105987					
	80.77		POS DB Target 19511 Spring TX 00000000105987					
1,256.00		18,340.54	ATM Check Deposits					
	35.41	18,305.13	POS DB The Pierpont 23770 Spring TX 00000000995087					
	1,620.39	16,684.74	Online Transfer Savings FARGO XXXXXXX12588218					
	214.87		POS DB Bridgestone Plaza 4931 Spring TX 00000000963148					
1,240.80		17,710.67	ATM Check Deposits					
•	29.85	17,680.82	POS DB ALDI 6912 Spring TX 000000000914782					
	5.62	17,675.20	POS DB Exxon 2213 Spring TX 00000000119874					
2,083.03		19,758.23	ATM Check Deposits					
	100.94	19,657.29	POS DB The Home Depot 22310 Spring TX 00000000119874					
	22.63	19,634.66	POS DB Circle K 25500 Spring TX 00000000119874					
	39.39	19,595.27	POS DB Family Dollar 5622 Spring TX 00000000914782					
	2,610.13	16,985.14	Online Transfer Savings FARGO XXXXXXX1258821					
	1,550.00 1,256.00 1,240.80	Credits 123.66 40.11 1,550.00 47.18 26.37 80.77 1,256.00 35.41 1,620.39 214.87 1,240.80 29.85 5.62 2,083.03 100.94 22.63 39.39	Credits Debits Balance 123.66 15,728.97 40.11 15,688.86 1,550.00 17,238.86 47.18 17,191.68 26.37 17,165.31 80.77 17,084.54 1,256.00 18,340.54 35.41 18,305.13 1,620.39 16,684.74 214.87 16,469.87 1,240.80 17,710.67 29.85 17,680.82 5.62 17,675.20 2,083.03 19,758.23 100.94 19,657.29 22.63 19,634.66 39.39 19,595.27					

Account Summary

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

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 xxxxxxxxxx

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.

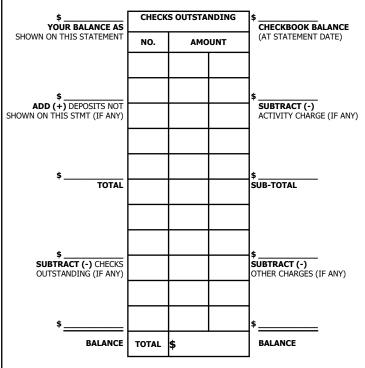
In Case Of Errors Or Questions About Your Statement

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.



† SHOULD AGREE WITH YOUR CHECKBOOK BALANCE

