



FIRST CITIZENS NATIONAL BANK

MEMBER FDIC

P.O. Box 370 • Dyersburg TN 38025-0370

www.FirstCNB.com

Return Service Requested

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Page:

1 of 4

**WORLD FINANCE CORPORATION OF TENNESSEE
UNION CITY #894
108 FREDERICKS STREET
PO BOX 6429
GREENVILLE SC 29606**

BUSINESS CHECKING

Account Number: XXXXXX7219
Statement Date: 7/31/25
Branch: 009
Checks/Items Enclosed: 23

SUMMER SAVERS

Teach the kids in your life to SAVE.
Open a First Time Savings Account or
make a deposit today.

CHECKING

WORLD FINANCE CORPORATION OF TENNESSEE
UNION CITY #894

Acct XXXXXX7219

Beginning Balance	7/01/25	3,571.57	
Deposits / Misc Credits	23	34,102.58	
Withdrawals / Misc Debits	21	34,379.65	
** Ending Balance	7/31/25	3,294.50	**
Service Charge		.00	
Average Balance		3,887	
Average Collected Balance		3,333	
Minimum Balance		1,954	
Enclosures		23	

Miscellaneous Credits

Date	Deposits	Withdrawals	Activity Description
7/01	897.92		Deposit# 000000000000894
7/02	4,070.08		Deposit# 000000000000894
7/03	770.79		Deposit# 000000000000894
7/03	1,000.00		Deposit# 000000000000894
7/03	2,000.00		Deposit# 000000000000894
7/07	1,953.42		Deposit# 000000000000894
7/09	6,527.37		Deposit# 000000000000894
7/10	751.00		Deposit# 000000000000894
7/11	1,156.00		Deposit# 000000000000894
7/14	1,208.00		Deposit# 000000000000894
7/15	1,601.00		Deposit# 000000000000894
7/16	934.58		Deposit# 000000000000894
7/17	644.50		Deposit# 000000000000894
7/18	1,223.18		Deposit# 000000000000894
7/21	419.63		Deposit# 000000000000894
7/22	1,164.00		Deposit# 000000000000894
7/23	240.00		Deposit# 000000000000894
7/24	1,049.00		Deposit# 000000000000894
7/25	2,758.03		Deposit# 000000000000894
7/28	1,963.34		Deposit# 000000000000894
7/29	128.00		Deposit# 000000000000894
7/30	303.16		Deposit# 000000000000894
7/31	1,339.58		Deposit# 000000000000894

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR
CONSUMER ELECTRONIC TRANSFERS**

as soon as you can, 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.

- If you have made arrangements to have direct deposits made to your account, you may call us at 800-321-3176, or 731-285-4410, Customer Service Department, during regular banking hours to find out whether or not the deposit has been made.

[illegible]

ADD +
DEPOSITS NOT CREDITED
IN THIS STATEMENT
TOTAL (IF ANY) \$ _____

BALANCE \$_____

SHOULD AGREE WITH YOUR CHECK BOOK
BALANCE AFTER DEDUCTING SERVICE
CHARGE AND ADDING INTEREST (IF ANY)
SHOWN ON THIS STATEMENT.

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- Any other information (such as your address) which you think will help us to identify you or the reason why you believe there is an error.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Send notice of billing errors and inquiries to the address shown above. You may telephone us at our telephone number shown above, but doing so will not preserve your billing error rights.

Finance charges begin to accrue immediately when we make a loan to you. To figure the finance charge for a billing cycle, we apply a daily periodic rate of finance charge to the "principal balance" of your loan account each day.

To figure the "principal balance" for each day, we first take your loan account balance at the beginning of the day and subtract any unpaid finance charges and credit insurance premiums (if any) that are due. Next we subtract the portion of any payments or credits received that day which apply to the repayment of your loans. (A portion of each payment you make is applied to finance charges and credit insurance premiums, if any.) Then we add any new loans made that day. The final figure is the "principal balance."

If you think there is an error on your statement, write to us at:

First Citizens National Bank
PO Box 370
Dyersburg, TN 38025-0370

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.

By holding a transaction account with First Citizens National Bank, you agree to examine promptly the periodic statement(s) and accompanying items we prepare for you and to notify us within a reasonable time—not to exceed 30 calendar days from the date your statement is made available or sent to you - about any forgeries, material alterations, unauthorized signatures, incorrectly posted transactions or other mistakes affecting the account. The 30 day limitation does not apply to electronic transfers involving consumer accounts (as explained at top left).



FIRST CITIZENS NATIONAL BANK

P.O. Box 370 • Dyersburg TN 38025-0370
www.FirstCNB.com

Return Service Requested

Page:

2 of 4

WORLD FINANCE CORPORATION OF TENNESSEE

Account Number: XXXXXX7219
Statement Date: 7/31/25

Miscellaneous Debits

Date	Deposits	Withdrawals	Activity Description
7/01		1,616.65	WORLD ACCEPTANCE/CONC DEBIT
7/02		897.92	WORLD ACCEPTANCE/CONC DEBIT
7/03		4,070.08	WORLD ACCEPTANCE/CONC DEBIT
7/07		770.79	WORLD ACCEPTANCE/CONC DEBIT
7/08		4,953.42	WORLD ACCEPTANCE/CONC DEBIT
7/10		6,527.37	WORLD ACCEPTANCE/CONC DEBIT
7/11		751.00	WORLD ACCEPTANCE/CONC DEBIT
7/14		1,156.00	WORLD ACCEPTANCE/CONC DEBIT
7/16		1,208.00	WORLD ACCEPTANCE/CONC DEBIT
7/16		1,601.00	WORLD ACCEPTANCE/CONC DEBIT
7/17		934.58	WORLD ACCEPTANCE/CONC DEBIT
7/18		644.50	WORLD ACCEPTANCE/CONC DEBIT
7/21		1,223.18	WORLD ACCEPTANCE/CONC DEBIT
7/22		419.63	WORLD ACCEPTANCE/CONC DEBIT
7/23		1,164.00	WORLD ACCEPTANCE/CONC DEBIT
7/24		240.00	WORLD ACCEPTANCE/CONC DEBIT
7/25		1,049.00	WORLD ACCEPTANCE/CONC DEBIT
7/28		2,758.03	WORLD ACCEPTANCE/CONC DEBIT
7/29		1,963.34	WORLD ACCEPTANCE/CONC DEBIT
7/30		128.00	WORLD ACCEPTANCE/CONC DEBIT
7/31		303.16	WORLD ACCEPTANCE/CONC DEBIT

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
7/01	2,852.84	7/14	3,162.92	7/23	2,194.92
7/02	6,025.00	7/15	4,763.92	7/24	3,003.92
7/03	5,725.71	7/16	2,889.50	7/25	4,712.95
7/07	6,908.34	7/17	2,599.42	7/28	3,918.26
7/08	1,954.92	7/18	3,178.10	7/29	2,082.92
7/09	8,482.29	7/21	2,374.55	7/30	2,258.08
7/10	2,705.92	7/22	3,118.92	7/31	3,294.50
7/11	3,110.92				



First Citizens National Bank

Account Statement Date Page

***7219
07/31/25
3 of 4

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Redfoot Avenue
Union City, TN 38261-6505

DATE 07/01/25
Brandy Early
PREPARED BY

TOTAL CHECKS 1
TOTAL CASH 897.92
TOTAL \$897.92

PAGE 1 OF 1

07/01/2025 Serial# 894 Amount \$897.92

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Redfoot Avenue
Union City, TN 38261-6505

DATE 07/02/25
Brandy Early
PREPARED BY

TOTAL CHECKS 1
TOTAL CASH 4,070.08
TOTAL \$4,070.08

PAGE 1 OF 1

07/02/2025 Serial# 894 Amount \$4,070.08

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Redfoot Avenue
Union City, TN 38261-6505

DATE 07/03/25
Brandy Early
PREPARED BY

TOTAL CHECKS 1
TOTAL CASH 770.79
TOTAL \$770.79

PAGE 1 OF 1

07/03/2025 Serial# 894 Amount \$770.79

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Redfoot Avenue
Union City, TN 38261-6505

DATE 07/03/25
Deborah Chapman
PREPARED BY

TOTAL CHECKS 1
TOTAL CASH 1,000.00
TOTAL \$1,000.00

PAGE 1 OF 1

07/03/2025 Serial# 894 Amount \$1,000.00

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Redfoot Avenue
Union City, TN 38261-6505

DATE 07/03/25
Deborah Chapman
PREPARED BY

TOTAL CHECKS 1
TOTAL CASH 2,000.00
TOTAL \$2,000.00

PAGE 1 OF 1

07/03/2025 Serial# 894 Amount \$2,000.00

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Redfoot Avenue
Union City, TN 38261-6505

DATE 07/07/25
Lana Garrison
PREPARED BY

TOTAL CHECKS 4
TOTAL CASH 1,953.42
TOTAL \$1,953.42

PAGE 1 OF 1

07/07/2025 Serial# 894 Amount \$1,953.42

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Redfoot Avenue
Union City, TN 38261-6505

DATE 07/09/25
Lana Garrison
PREPARED BY

TOTAL CHECKS 5
TOTAL CASH 6,527.37
TOTAL \$6,527.37

PAGE 1 OF 1

07/09/2025 Serial# 894 Amount \$6,527.37

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Redfoot Avenue
Union City, TN 38261-6505

DATE 07/10/25
Lana Garrison
PREPARED BY

TOTAL CHECKS 2
TOTAL CASH 751.00
TOTAL \$751.00

PAGE 1 OF 1

07/10/2025 Serial# 894 Amount \$751.00

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Redfoot Avenue
Union City, TN 38261-6505

DATE 07/11/25
Lana Garrison
PREPARED BY

TOTAL CHECKS 1
TOTAL CASH 1,156.00
TOTAL \$1,156.00

PAGE 1 OF 1

07/11/2025 Serial# 894 Amount \$1,156.00

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Redfoot Avenue
Union City, TN 38261-6505

DATE 07/14/25
Lana Garrison
PREPARED BY

TOTAL CHECKS 2
TOTAL CASH 1,208.00
TOTAL \$1,208.00

PAGE 1 OF 1

07/14/2025 Serial# 894 Amount \$1,208.00

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Redfoot Avenue
Union City, TN 38261-6505

DATE 07/15/25
Brandy Early
PREPARED BY

TOTAL CHECKS 1
TOTAL CASH 1,601.00
TOTAL \$1,601.00

PAGE 1 OF 1

07/15/2025 Serial# 894 Amount \$1,601.00

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Redfoot Avenue
Union City, TN 38261-6505

DATE 07/16/25
Brandy Early
PREPARED BY

TOTAL CHECKS 3
TOTAL CASH 934.58
TOTAL \$934.58

PAGE 1 OF 1

07/16/2025 Serial# 894 Amount \$934.58

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First Citizens National Bank

Account Statement Date Page

***7219
07/31/25
4 of 4

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Railroad Avenue
Union City, TN 38201-6000

7162818
DATE
Brandy Early
PREPARED BY

TOTAL CHECKS \$0.00
CASH \$644.50
TOTAL \$644.50

07/17/2025 Serial# 894 Amount \$644.50

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Railroad Avenue
Union City, TN 38201-6000

7162818
DATE
Brandy Early
PREPARED BY

TOTAL CHECKS \$1,861.03
CASH \$1,987.20
TOTAL \$2,758.03

07/25/2025 Serial# 894 Amount \$2,758.03

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Railroad Avenue
Union City, TN 38201-6000

7162818
DATE
Lana Osbourne
PREPARED BY

TOTAL CHECKS \$952.19
CASH \$1,281.99
TOTAL \$1,223.18

07/18/2025 Serial# 894 Amount \$1,223.18

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Railroad Avenue
Union City, TN 38201-6000

7162818
DATE
Lana Osbourne
PREPARED BY

TOTAL CHECKS \$1,963.34
CASH \$0.00
TOTAL \$1,963.34

07/28/2025 Serial# 894 Amount \$1,963.34

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Railroad Avenue
Union City, TN 38201-6000

7162818
DATE
Brandy Early
PREPARED BY

TOTAL CHECKS \$0.00
CASH \$419.63
TOTAL \$419.63

07/21/2025 Serial# 894 Amount \$419.63

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Railroad Avenue
Union City, TN 38201-6000

7162818
DATE
Brandy Early
PREPARED BY

TOTAL CHECKS \$0.00
CASH \$128.00
TOTAL \$128.00

07/29/2025 Serial# 894 Amount \$128.00

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Railroad Avenue
Union City, TN 38201-6000

7162818
DATE
Stephany Sturgeon
PREPARED BY

TOTAL CHECKS \$997.99
CASH \$147.00
TOTAL \$1,144.00

07/22/2025 Serial# 894 Amount \$1,144.00

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Railroad Avenue
Union City, TN 38201-6000

7162818
DATE
Lana Osbourne
PREPARED BY

TOTAL CHECKS \$0.00
CASH \$303.16
TOTAL \$303.16

07/30/2025 Serial# 894 Amount \$303.16

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Railroad Avenue
Union City, TN 38201-6000

7162818
DATE
Stephany Sturgeon
PREPARED BY

TOTAL CHECKS \$71.59
CASH \$168.41
TOTAL \$240.00

07/23/2025 Serial# 894 Amount \$240.00

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Railroad Avenue
Union City, TN 38201-6000

7162818
DATE
Lana Osbourne
PREPARED BY

TOTAL CHECKS \$0.00
CASH \$1,339.58
TOTAL \$1,339.58

07/31/2025 Serial# 894 Amount \$1,339.58

FIRST CITIZENS NATIONAL BANK
DEPOSIT TICKET

WFC #894 Union City
1311 W Railroad Avenue
Union City, TN 38201-6000

7162818
DATE
Lana Osbourne
PREPARED BY

TOTAL CHECKS \$296.00
CASH \$1,049.00
TOTAL \$1,049.00

07/24/2025 Serial# 894 Amount \$1,049.00