

>000835 4838512 0001 92428 10Z

**PO BOX 540 GRAHAM TX 76450** 

**Managing Your Accounts** 

Customer Support (940) 549-2040

Statement Ending 06/30

Online

www.cierabank.com

**Mailing Address** 

P.O. Box 540 Graham, TX 76450

\$2,900.36



Voice Banking

(855) 482-6897

WFC LIMITIED PARTNERSHIP WFC LIMITIED PARTNERSHIP

GRAHAM TX ACCOUNT # 1706

PO BOX 6429

**GREENVILLE SC 29606-6429** 

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## Summary of Accounts

Account Type	Account Number	Ending Balance
Ciera Small Business	XXXXXXXX6103	\$5,115.18

## **Ciera Small Business - XXXXXXXXX6103**

### **Account Summary**

Date Description **Amount** 06/01/2025 **Beginning Balance** \$3,075.86 19 Credit(s) This Period \$17,013.58 19 Debit(s) This Period \$14,974.26 06/30/2025 **Ending Balance** \$5,115.18

Ciera Bank Privacy Notice is available on www.cierabank.com

Deposits	Barastatian	A
Date	Description	Amount
06/02/2025	Deposit 1706	\$517.00
06/03/2025	Deposit 1706	\$3,677.01
06/04/2025	Deposit 1706	\$687.18
06/06/2025	Deposit 1706	\$471.00
06/09/2025	Deposit 1706	\$941.60
06/10/2025	Deposit 1706	\$659.06
06/12/2025	Deposit 1706	\$736.00
06/16/2025	Deposit 1706	\$703.00
06/16/2025	Deposit 1706	\$1,262.18
06/18/2025	Deposit 1706	\$653.08
06/18/2025	Deposit 1706	\$939.86
06/20/2025	Deposit 1706	\$454.00
06/23/2025	Deposit 1706	\$877.00
06/24/2025	Deposit 1706	\$187.00
06/25/2025	Deposit 1706	\$249.00
06/26/2025	Deposit 1706	\$258.00
06/27/2025	Deposit 1706	\$387.25
06/30/2025	Deposit 1706	\$454.00

### **Electronic Debits**

Deposit 1706

06/30/2025

Date	Description	Amount
06/02/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$276.11
06/03/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$1,038.93
06/04/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$517.00

		Ba	lancing Yo	ur Checking A	Account			
			CHECKS	OUTSTANDING	G			
			NO	AMOUNT				
THIS IS PROVIDED TO I YOUR BANK S								
BANK BALANCE SHOWN ON THIS STATEMENT	\$				ca	HECKBOOK BALANCE AT STATEMENT DATE	\$ _	
ADD + (IF ANY) DEPOSITS NOT SHOWN ON THIS STATEMENT						SUBTRACT — (IF ANY) ACTIVITY CHARGE (Monthly Service Charge ATM fees)	_	
TOTAL						SUB-TOTAL		
SUBTRACT - (IF ANY) CHECKS OUTSTANDING		. <b>⋖</b> i				SUBTRACT — (IF ANY) OTHER BANK CHARGES (Check Order Charges, Insufficient Check Charges)		
		<b>\</b>	TOTAL					
BALANCE	\$	. ←				→ BALANCE	\$ :	
SHOULD AGREE WITH YOUR	R CHECKBOOK BALANCE					SHOULD AGREE WITH YOU	JR STA	TEMENT BALANCE

Please report any differences to us within 30 days. Special provisions, including a reporting period of 60 days, apply if the difference involves a credit line transaction or an electronic funds transfer. These provisions are explained below.

#### In Case of Error or Questions About Your Electronic Funds

In case of errors or questions about your electronic transfers write us at the address on the front of this statement or call us at the telephone number on the front of this statement 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 send you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there 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 days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

### In Case of Errors or Questions About Your Credit Line Transaction

If you think your bill is wrong, or if you think you need more information about a transaction on your bill, write us at the address shown on the front of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

- · 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.

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

#### TERMS GOVERNING ACCOUNTS

Deposits in or presentment to the Bank of any item for a customer's account shall constitute the customer's consent to the term hereof with respect to the account and all items deposited therein or presented to the bank for payment.

All deposits and collections shall be governed by the pertinent provisions of the Uniform Commercial Code – Bank Deposits & Collection (of Texas), as from time to time amended, or as varied by agreements permitted by that statute, including those hereinafter set out.

Receipt from others of items for credit to a customer's account shall render the customer liable to the Bank to the same extent as though they had been endorsed by and received directly from the customer. No money or item shall be deemed to have been received by the Bank unless and until it shall have issued a receipt therefor.

The account shall at all times be subject to service and maintenance charges according to the practice of the Bank prevailing at the time.

When the Bank deems such action proper, the Bank may require that the account be closed.

The provisions hereof shall control, in event of conflict with any deposit slip or passbook.

The Bank reserves the right to charge the provisions hereof by printing on its statement Terms Governing Accounts, incorporating the change. The new Terms Governing Accounts will be effective, prospectively, when the statement containing the change is made available to the customer, by mailing or otherwise.







# Ciera Small Business - XXXXXXXXX6103 (continued)

Electronic Debits (continued)				
Date	Description	Amount		
06/05/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$3,677.01		
06/06/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$687.18		
06/09/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$471.00		
06/10/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$941.60		
06/12/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$659.06		
06/13/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$736.00		
06/17/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$1,262.18		
06/18/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$703.00		
06/20/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$653.08		
06/23/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$454.00		
06/23/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$939.86		
06/24/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$877.00		
06/25/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$187.00		
06/26/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$249.00		
06/27/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$258.00		
06/30/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$387.25		

## **Daily Balances**

Date	Amount	Date	Amount	Date	Amount
06/01/2025	\$3,075.86	06/10/2025	\$2,419.88	06/23/2025	\$2,637.82
06/02/2025	\$3,316.75	06/12/2025	\$2,496.82	06/24/2025	\$1,947.82
06/03/2025	\$5,954.83	06/13 <i>/</i> 2025	\$1,760.82	06/25/2025	\$2,009.82
06/04/2025	\$6,125.01	06/16/2025	\$3,726.00	06/26/2025	\$2,018.82
06/05/2025	\$2,448.00	06/17 <i>/</i> 2025	\$2,463.82	06/27 <i>/</i> 2025	\$2,148.07
06/06/2025	\$2,231.82	06/18/2025	\$3,353.76	06/30/2025	\$5,115.18
06/09/2025	\$2 702 42	06/20/2025	\$3 154 68		

### **Overdraft and Returned Item Fees**

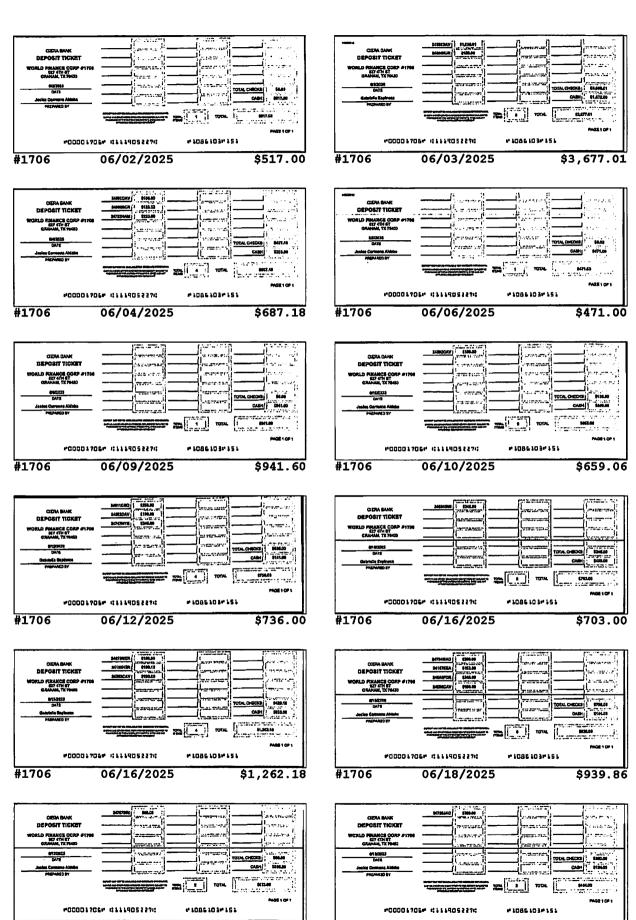
	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00



#1706

06/18/2025

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\$653.08

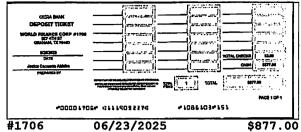
#1706

06/20/2025

\$454.00



# Statement Ending 06/30/2025



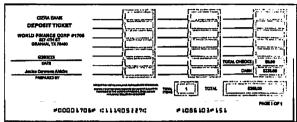
1 ļ.,......... #00001706# 411190522742 #1086 103#151 #1706 06/24/2025 \$187.00

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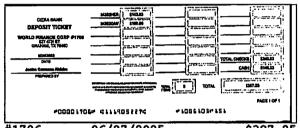
-1088103-151

-00001706- G111905227G #1706 06/25/2025

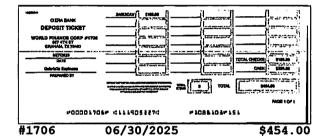
\$249.00

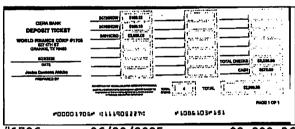


#1706 06/26/2025 \$258.00



#1706 06/27/2025 \$387.25





#1706

06/30/2025

\$2,900.36



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Effective July 1, 2025, the Ciera Bank funds availability policy will change. The specific changes are notated in **bold** below

#### CIERA BANK FUNDS AVAILABILITY

YOUR ABILITY TO WITHDRAW FUNDS AT CIERA BANK. Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays; and, all stated times reflect Central Time.

Branch Deposits. If you make a deposit before 6:00 PM on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 6:00 PM or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

ATM Deposits. If you make a deposit at an ATM before 4:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 4:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Reservation of Right to Hold. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposit, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons: You deposit checks totaling more than \$6,725 on any one day; You redeposit a check that has been returned unpaid; You have overdrawn your account repeatedly in the last six months; We believe a check you deposit will not be paid; There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Holds On Other Funds. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

**Special Rules for New Accounts.** If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit.

Funds from deposits of checks drawn on CIERA BANK will be available on the same business day as the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.



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