





Camer County Bank and Mountain Community Bank are divisions of Bank of Tennessee, Member FD

P.O. BOX 4980 JOHNSON CITY, TN 37602-4980

Return Service Requested



000003762 MD0003DT080125190095 01 000000 009065 004 WORLD FINANCE CORPORATION OF TENNESSEE BRISTOL, TN ACCOUNT #895 PO BOX 6429 GREENVILLE SC 29606-6429

## We're here to help

Customer Care: 866.378.9500

Fingertip Banking: 866.965.2265

Lost/Stolen Debit Card: 800.500.1044

Online: bankoftennessee.com

Write: Customer Care Department

P.O. Box 4980

Johnson City, TN 37602-4980



TELLERS AVAILABLE

MON - SAT

7AM - 7PM ET



## **Important Information**

Protect Yourself! Everywhere you go somebody wants to steal your identity and money. We have tools to help you protect yourself.

- Monitor your account often with online banking
- \* Bill Pay is a safe and easy way to manage bills
- Keep PC security software up to date
- . Stay out of the mail box with eDelivery

Never give out personal information unless you know who you are dealing with. If you think you have been compromised, contact us immediately at 866.378.9500.

Spend less time sending invoices and more time doing the things you love



bankoftennessee.com/autobooks





## THIS FORM IS PROVIDED TO HELP YOU RECONCILE YOUR ACCOUNT

	ITEMS OUTS	TANDING NOT	Γ	MONTH	20		
NO.		\$		THIS STATEMENT	\$	BALANCE ACCORDING TO YOUR RECORDS	\$
				1			
				ADD +		OTHER	٠
				DEPOSITS NOT CRE	DITED	ADJUSTMENTS	\$
				IN THIS STATEME (IF ANY)	NT		
	<del></del>			1	\$		
					\$	OTHER ADJUSTMENTS	\$
				TOTAL	\$		
				SUBTRACT			
				ITEMS		SERVICE	
				OUTSTANDING	\$	CHARGE	\$
				]	THESE	BALANCES SHOULE	EQUAL
	TOTAL	\$		OUTSTANDING	\$	=	\$

#### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at (866) 378.9500 or write to us at Bank of Tennessee, P.O. Box 4980, Johnson City, TN 37602, 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 writing to us, please indicate the following:

- · Name and account number (if any)
- Describe the error and/or the transfer in question and explain as clearly as you can why you believe there is an error or why you need more information
- Indicate the dollar amount of the suspected error

Bank of Tennessee will investigate your complaint and 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. You will have use of the money during the time it takes us to complete our investigation. THIS IS APPLICABLE TO CONSUMER ACCOUNTS ONLY.

#### **OVERDRAFT PROTECTION/CREDIT LINES**

To figure the finance charge for a billing cycle, we apply the dally periodic rate of finance charge shown on the front of this statement 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".

NOTE: Daily periodic rates may vary.

Bank of Tennessee P.O. Box 4980 Johnson City, TN 37602-4980 866.378.9500 www.bankoftennessee.com Fingertip Banking: 866.965.2265

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### **BOLD CHECKING**

**BRISTOL BRANCH** 

Account number ending with: \*\*\*\*0516

WORLD FINANCE CORPORATION OF TENNESSEE

BRISTOL, TN ACCOUNT #895

## **Activity Summary**

Deposits/

1,186.00

Withdrawals/

Beginning balance on 7/1/25

4,469.38

Deposits/Additions

27,030.50

Withdrawals/Subtractions

- 28,795.07

Ending balance on 7/31/25

\$2,704.81

Service charges

0.00

**Ending Daily** 

## **Account Summary**

Average balance

\$3,208.00

Average collected balance

Check

\$2,626.00

Minimum balance

\$2,149.00

## **Transaction History**

Deposit# 00000000000895

WORLD ACCEPTANCE/CONC DEBIT

Date	Number	Description	Additions	Subtractions	Balance
7/01		Deposit# 00000000000895	2,233.00		
7/01		WORLD ACCEPTANCE/CONC DEBIT	The second second	2,583.57	4,118.81
7/02		Deposit# 00000000000895	2,510.42		
7/02		WORLD ACCEPTANCE/CONC DEBIT		2,233.00	4,396.23
7/03		Deposit# 00000000000895	1,638.00		100
7/03		WORLD ACCEPTANCE/CONC DEBIT		2,510.42	3,523.81
7/07		Deposit# 00000000000895	4,995.00		
7/07		WORLD ACCEPTANCE/CONC DEBIT		1,638.00	6,880.81
7/08		Deposit# 00000000000895	1,621.66		
7/08		WORLD ACCEPTANCE/CONC DEBIT		4,995.00	3,507.47
7/09		Deposit# 00000000000895	627.00	TORGER H	
7/09		WORLD ACCEPTANCE/CONC DEBIT		1,621.66	2,512.81
7/10		Deposit# 0000000000895	299.00		
7/10		WORLD ACCEPTANCE/CONC DEBIT		627.00	2,184.81
7/11		Deposit# 00000000000895	1,471.00	d tale	411
7/11	307	WORLD ACCEPTANCE/CONC DEBIT		299.00	3,356.81



7/14

3,071.81

1,471.00

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# **Transaction History**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
7/15		Deposit# 0000000000895	813.67		3,885.48
7/16	The level of	Deposit# 00000000000895	1,202.00	ENGRICATION	Taki cisi
7/16		WORLD ACCEPTANCE/CONC DEBIT		813.67	New (
7/16		WORLD ACCEPTANCE/CONC DEBIT		1,186.00	3,087.81
7/17		Deposit# 00000000000895	645.00		
7/17		WORLD ACCEPTANCE/CONC DEBIT		1,202.00	2,530.81
7/18		Deposit# 00000000000895	398.00		
7/18		WORLD ACCEPTANCE/CONC DEBIT		645.00	2,283.81
7/21		Deposit# 00000000000895	547.00		
7/21		WORLD ACCEPTANCE/CONC DEBIT		398.00	2,432.81
7/22		Deposit# 00000000000895	485.00		
7/22		WORLD ACCEPTANCE/CONC DEBIT		547.00	2,370.81
7/23		Deposit# 00000000000895	392.00		
7/23		WORLD ACCEPTANCE/CONC DEBIT		485.00	2,277.81
7/24		Deposit# 00000000000895	264.00	2F 272	
7/24		WORLD ACCEPTANCE/CONC DEBIT		392.00	2,149.81
7/25		Deposit# 00000000000895	2,028.71		
7/25		WORLD ACCEPTANCE/CONC DEBIT	de pour sain	264.00	3,914.52
7/28		Deposit# 00000000000895	1,020.00	Investment.	52
7/28		Deposit# 00000000000895	68.00	SCIA REMEMBERS	
7/28		WORLD ACCEPTANCE/CONC DEBIT		2,028.71	2,973.81
7/29		Deposit# 00000000000895	472.00		
7/29		WORLD ACCEPTANCE/CONC DEBIT		1,020.00	2,425.81
7/30		Deposit# 00000000000895	1,290.04		
7/30		WORLD ACCEPTANCE/CONC DEBIT	200	68.00	
7/30		WORLD ACCEPTANCE/CONC DEBIT	2 - 2 2 2 2 2	472.00	3,175.85
7/31		Deposit# 00000000000895	824.00		
7/31		MAINT FEE		5.00	
7/31		WORLD ACCEPTANCE/CONC DEBIT		1,290.04	2,704.81
Ending	balance on 7/3	31			\$2,704.81



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# **Transaction History**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
Totals			\$27.030.50	- \$28.795.07	

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### Change in Terms Notice - Funds Availability Policy Effective July 1, 2025

We're writing to let you know about upcoming changes to our Funds Availability Policy, effective **July 1, 2025**, in accordance with updates to Federal Regulation CC.

These changes may affect how quickly you can access funds from your deposits.

What's Changing?

#### Availability of First \$275:

 Starting July 1, 2025, the first \$275 of a check deposit will be available on the first business day after your deposit.

This is an increase from the current amount of \$225.

### Large Deposits:

• If you deposit checks totaling more than \$6,725 in one day, we may delay the availability of funds beyond the first business day.

This threshold is increasing from the current \$5,525.

### For New Accounts (Opened Within the Last 30 Days):

• Direct deposits (electronic) will still be available on the day we receive them.

- Cash, wire transfers, and the first \$6,725 of the day's total for the following check types will generally be available on the first business day after your deposit, if certain conditions are met:
  - Cashier's checks
  - Certified checks
  - Teller checks
  - Traveler's checks
  - Federal, State, and Local Government checks

Note: The checks must be payable to you, and you may be asked to use a special deposit slip.

- Any amount over \$6,725 will generally be available by the ninth business day.
- If these types of checks (except U.S. Treasury checks) are not deposited in person with one of our employees, the first \$6,725 may not be available until the second business day.

If we delay the availability of a deposit, we'll notify you at the time of deposit or shortly thereafter.

If you have any questions, our team is here to help. Please contact **Customer Care at 866.378.9500** or visit your nearest branch location.

Thank you for banking with us.

