



BANK & TRUST

P.O. Box 499
Mattoon IL 61938-0499

Statement Ending 06/30/2025

WORLD FINANCE CORP OF

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Customer Number: XXXXXX5995

Managing Your Accounts



Branch Name First Mid Bank & Trust



Branch Address P.O. BOX 499
Mattoon, IL 61938



Telephone 877-888-5629



Online Banking www.firstmid.com

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M202
WORLD FINANCE CORP OF ILLINOIS
MATTOON OFFICE
PO BOX 6429
GREENVILLE SC 29606-6429



Effective July 1, 2025, the enclosed updated deposit terms and conditions will take effect. A summary of the changes can be found on the first page of the notice.

Also included with this statement is a copy of First Mid's Privacy Notice.

Summary of Accounts



Account Type	Account Number	Ending Balance
(36) COMMERCIAL ANALYSIS CHECKING	XXXXXX5995	\$6,538.23

(36) COMMERCIAL ANALYSIS CHECKING - XXXXXX5995

Account Summary

Date	Description	Amount
05/31/2025	Beginning Balance	\$6,921.48
	22 Credit(s) This Period	\$40,241.24
	23 Debit(s) This Period	\$40,624.49
06/30/2025	Ending Balance	\$6,538.23

Account Activity

Post Date	Description	Debits	Credits	Balance
05/31/2025	Beginning Balance			\$6,921.48
06/02/2025	DEPOSIT # 1006		\$71.22	\$6,992.70
06/02/2025	DEPOSIT # 1006		\$3,308.37	\$10,301.07
06/02/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$1,321.24		\$8,979.83
06/03/2025	DEPOSIT # 1006		\$1,576.72	\$10,556.55
06/03/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$3,308.37		\$7,248.18
06/04/2025	DEPOSIT # 1006		\$4,265.07	\$11,513.25
06/04/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$71.22		\$11,442.03
06/04/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$1,576.72		\$9,865.31
06/05/2025	DEPOSIT # 1006		\$1,836.87	\$11,702.18



First Mid Bank & Trust
P.O. Box 499 • Mattoon IL 61938

1-877-888-5629
firstmid.com

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

(36) COMMERCIAL ANALYSIS CHECKING - XXXXXX5995 (continued)**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
06/05/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$4,265.07		\$7,437.11
06/06/2025	DEPOSIT # 1006		\$7,025.78	\$14,462.89
06/06/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$1,836.87		\$12,626.02
06/09/2025	DEPOSIT # 1006		\$2,302.35	\$14,928.37
06/09/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$7,025.78		\$7,902.59
06/10/2025	DEPOSIT # 1006		\$460.23	\$8,362.82
06/10/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$2,302.35		\$6,060.47
06/11/2025	DEPOSIT # 1006		\$482.54	\$6,543.01
06/11/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$460.23		\$6,082.78
06/12/2025	DEPOSIT # 1006		\$698.44	\$6,781.22
06/12/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$482.54		\$6,298.68
06/13/2025	DEPOSIT # 1006		\$946.72	\$7,245.40
06/13/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$698.44		\$6,546.96
06/16/2025	DEPOSIT # 1006		\$1,359.30	\$7,906.26
06/16/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$946.72		\$6,959.54
06/17/2025	DEPOSIT # 1006		\$2,342.67	\$9,302.21
06/17/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$1,359.30		\$7,942.91
06/18/2025	DEPOSIT # 1006		\$453.06	\$8,395.97
06/18/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$2,342.67		\$6,053.30
06/20/2025	DEPOSIT # 1006		\$440.75	\$6,494.05
06/20/2025	DEPOSIT # 1006		\$1,467.99	\$7,962.04
06/20/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$453.06		\$7,508.98
06/23/2025	DEPOSIT # 1006		\$1,437.59	\$8,946.57
06/23/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$440.75		\$8,505.82
06/23/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$1,467.99		\$7,037.83
06/24/2025	DEPOSIT # 1006		\$7,145.69	\$14,183.52
06/24/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$1,437.59		\$12,745.93
06/25/2025	DEPOSIT # 1006		\$180.00	\$12,925.93
06/25/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$7,145.69		\$5,780.24
06/26/2025	DEPOSIT # 1006		\$945.96	\$6,726.20
06/26/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$180.00		\$6,546.20
06/27/2025	DEPOSIT # 1006		\$541.92	\$7,088.12
06/27/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$945.96		\$6,142.16
06/30/2025	DEPOSIT # 1006		\$952.00	\$7,094.16
06/30/2025	WORLD ACCEPTANCE CONC DEBIT 1006 MATTOON,IL	\$541.92		\$6,552.24
06/30/2025	SERVICE CHARGE	\$14.01		\$6,538.23
06/30/2025	Ending Balance			\$6,538.23

Daily Balances

Date	Amount	Date	Amount	Date	Amount
06/02/2025	\$8,979.83	06/11/2025	\$6,082.78	06/23/2025	\$7,037.83
06/03/2025	\$7,248.18	06/12/2025	\$6,298.68	06/24/2025	\$12,745.93
06/04/2025	\$9,865.31	06/13/2025	\$6,546.96	06/25/2025	\$5,780.24
06/05/2025	\$7,437.11	06/16/2025	\$6,959.54	06/26/2025	\$6,546.20
06/06/2025	\$12,626.02	06/17/2025	\$7,942.91	06/27/2025	\$6,142.16
06/09/2025	\$7,902.59	06/18/2025	\$6,053.30	06/30/2025	\$6,538.23
06/10/2025	\$6,060.47	06/20/2025	\$7,508.98		

(36) COMMERCIAL ANALYSIS CHECKING - XXXXXX5995 (continued)**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

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First Mid-Atlantic Bank & Trust	SWIFT-REF	DATE	
EXPORT TICKET			
1000 Matthews Plaza			
400 Eastwood Drive			
Chesapeake, VA 20840			
Product			DATE
			DATE
Trans. Bankruptcy			DATE
Page 1 of 1			

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NOTICE OF CHANGE TO YOUR ACCOUNT AGREEMENT

Important changes to your account agreement – This is a notice of changes to the agreement of the account(s) you have with us. Your account(s) will be governed by the revised terms of the agreement below. The effective date(s) are indicated below.

If you continue to have your account(s) after the effective date you have accepted, and agreed to, the modified account agreement.

Overview of changes – The section(s) or disclosure(s) in your account agreement that are changing are listed below. Each section or disclosure heading followed by the effective date of the changes to that section or disclosure, as well as a summary of the changes to that section or disclosure. The full text of the section(s) or disclosure(s) of the account agreement that have changed is provided at the end. If you have any questions about these changes, contact us at 877-888-5629.

Funds Availability:

Effective date: July 1, 2025

Important new information about making withdrawals from your account – We are making changes to our funds availability policy with you. The dollar amounts shown in bold italics have increased. The result of this change is that, in the circumstance when the updated dollar amounts apply, more money will be made available to you sooner.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

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. 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 we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

In determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit on a business day that we are open (business hours vary at our locations), we will consider that day to be the day of your deposit. However, if you make a deposit on a day that we are not open, we will consider that the deposit was made on the next business day that we are open.

If we cash a check for you that is drawn on another bank, 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 bank, 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.

LONGER DELAYS MAY APPLY

Case-by-case delays. 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. Funds may not be available until the second business day after the day of your deposit. The first **\$275** of your deposits, however, may be available on the first business day.

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 day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- 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.
- 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.

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, traveler's 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 (and you may have to use a special deposit slip). 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 all other check deposits will be available on the 9th business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposit (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after your deposit. This rule does not apply at ATMs that we own or operate that accept deposits.

All ATMs that we own or operate are identified as our machines.

FIRST MID BANK & TRUST
P.O. BOX 499
MATTOON, IL 61938

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FACTS

WHAT DOES FIRST MID BANK & TRUST (HEREINAFTER REFERRED TO AS "FIRST MID") DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and transaction history
- assets and overdraft history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Mid chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Mid share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 877-888-5629

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 877-888-5629



Who we are

Who is providing this notice?

First Mid Bank & Trust

What we do**How does First Mid protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does First Mid collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- give us your income information or use your debit card
- make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply individually - unless you tell us otherwise.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies owned by First Mid Bancshares, Inc. such as First Mid Insurance Group and First Mid Wealth Management Company*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include title insurance companies, appraisers, and securities broker-dealers*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include credit card companies and insurance companies*