



# State Bank of Graymont

P.O. Box 47  
Graymont, IL 61743-0047

Since 1913

## Statement Ending 07/31/2025

World Acceptance Corporation

Page 1 of 6

Account Number: XXXXXX2409

>000884 5445676 0001 93142 10Z 3

00791056 HSP 350  
WORLD ACCEPTANCE CORPORATION  
WORLD FINANCE PONTIAC ACCOUNT  
PO BOX 6429  
GREENVILLE SC 29606-6429



### Managing Your Accounts



Branch Name Pontiac Office



Address 1100 West Howard Street  
PO Box 589  
Pontiac, IL. 61764



Phone Number 815-844-4433



Website www.sbofgray.com



### GRAYMONT ATM

NOW AVAILABLE!

AVAILABLE 24/7

Location:  
204 Main St  
Graymont, IL

- Cash & check deposits
- Cash withdrawals
- Transfers
- Balance inquiries



We are pleased to announce the implementation of new phone-in procedures.

Visit any of our offices to get your call-in passcode set up today!

We appreciate your cooperation in enhancing our security measures. Should you have any questions, please do not hesitate to contact us.

### Summary of Accounts



Go **Green** by signing up for Online Banking and select E-statements.

| Account Type | Account Number | Ending Balance |
|--------------|----------------|----------------|
| BUSINESS CKG | XXXXXX2409     | \$2,176.90     |



CHENOA  
314 Crittenden Street  
Chenoa, IL 61726  
815-945-7871

GRAYMONT  
204 Main Street  
Graymont, IL 61743  
815-743-5951

PONTIAC WEST  
1100 W Howard Street  
Pontiac, IL 61764  
815-844-4433

PONTIAC EAST  
901 E Howard Street  
Pontiac, IL 61764  
815-844-4456

SAUNEMIN  
59 North Street  
Saunemin, IL 61769  
815-832-4456



**PLEASE NOTIFY US PROMPTLY OF  
CHANGE IN ADDRESS.  
KINDLY REPORT ANY ERROR TO THE BANK  
WITHIN TEN DAYS.**

## HOW TO BALANCE YOUR ACCOUNT

1. Subtract from your check register any service, miscellaneous, or automatic charge(s) posted on this statement.
2. Mark (✓) your register after each check listed on the front of this statement.
3. Check off deposits shown on the statement against those shown in your check register.
4. Complete the form at right.
5. The final "Balance" in the form to the right should agree with your check register balance. If it does not, read "Hints For Finding Differences" below.

## HINTS FOR FINDING DIFFERENCES

Recheck all additions and subtractions or corrections.  
Verify the carry over balance from page to page in your check register.  
Make sure you have subtracted the service or miscellaneous charge(s) from your check register balance.

### BILLING RIGHTS SUMMARY

#### In Case of Errors or Questions About Your Bill

**If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown on your bill 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.**

**In your letter, give us the following information:**

- 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 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.**

### DAILY BALANCE METHOD INCLUDING CURRENT TRANSACTIONS

We figure a portion of the finance charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances/fees, and subtract any unpaid finance charges and any payments or credits. This gives us the daily balance.

**IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR ELECTRONIC TRANSFERS  
ON CONSUMER ACCOUNTS**

Telephone us at (815) 743-5951 or write us at P.O. Box 47, Graymont, IL 61743 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.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you need more information.
- (3) 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 will have the use of the money during the time it takes us to complete our investigation.

|   |        |    |  |
|---|--------|----|--|
| NEW BALANCE<br>(TRANSFER AMOUNT FROM OTHER SIDE)            |        | \$ |  |
| ADD:  |        |    |  |
| DEPOSITS MADE SINCE<br>ENDING DATE ON STATEMENT             |        |    |  |
| SUB-TOTAL   |        |    |  |
| CHECKS NOT LISTED ON THIS OR PRIOR STATEMENTS               |        |    |  |
| NUMBER  | AMOUNT |    |  |
|   | \$     |    |  |
|   |        |    |  |
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| TOTAL CHECKS<br>NOT LISTED                                  |        | →  |  |
| SUBTRACT TOTAL CHECKS<br>NOT LISTED FROM SUB-TOTAL<br>ABOVE |        | \$ |  |
| BALANCE   |        |    |  |

THIS SHOULD AGREE WITH YOUR CHECK  
REGISTER BALANCE



**STATE BANK OF GRAYMONT**  
**SINCE 1913**

**YOUR KEY TO FULL SERVICE BANKING**

**THIS FORM IS PROVIDED TO HELP YOU RECONCILE YOUR BANK STATEMENT**

**www.sbofgray.com**





**BUSINESS CKG - XXXXXX2409****Account Summary**

| Date       | Description              | Amount      |
|------------|--------------------------|-------------|
| 07/01/2025 | Beginning Balance        | \$1,796.17  |
|            | 23 Credit(s) This Period | \$22,446.87 |
|            | 24 Debit(s) This Period  | \$22,066.14 |
| 07/31/2025 | Ending Balance           | \$2,176.90  |

**Deposits**

| Date                            | Description  | Amount     |
|---------------------------------|--------------|------------|
| 07/01/2025                      | Deposit 1030 | \$480.00   |
| 07/02/2025                      | Deposit 1030 | \$1,053.08 |
| 07/03/2025                      | Deposit 1030 | \$561.05   |
| 07/07/2025                      | Deposit 1030 | \$953.44   |
| 07/08/2025                      | Deposit 1030 | \$2,985.48 |
| 07/09/2025                      | Deposit 1030 | \$471.30   |
| 07/10/2025                      | Deposit 1030 | \$205.20   |
| 07/11/2025                      | Deposit 1030 | \$2,187.40 |
| 07/14/2025                      | Deposit 1030 | \$992.60   |
| 07/15/2025                      | Deposit 1030 | \$1,164.70 |
| 07/16/2025                      | Deposit 1030 | \$290.29   |
| 07/17/2025                      | Deposit 1030 | \$200.20   |
| 07/18/2025                      | Deposit 1030 | \$279.34   |
| 07/21/2025                      | Deposit 1030 | \$1,856.31 |
| 07/22/2025                      | Deposit 1030 | \$340.00   |
| 07/24/2025                      | Deposit 1030 | \$592.32   |
| 07/25/2025                      | Deposit 1030 | \$2,382.86 |
| 07/28/2025                      | Deposit 1030 | \$687.17   |
| 07/28/2025                      | Deposit 1030 | \$3,008.00 |
| 07/29/2025                      | Deposit 1030 | \$812.10   |
| 07/30/2025                      | Deposit 1030 | \$227.84   |
| 07/31/2025                      | Deposit 1030 | \$556.73   |
| 22 item(s) totaling \$22,287.41 |              |            |

**Other Credits**

| Date                        | Description         | Amount   |
|-----------------------------|---------------------|----------|
| 07/23/2025                  | Check Reversal 1030 | \$159.46 |
| 1 item(s) totaling \$159.46 |                     |          |

**Electronic Debits**

| Date       | Description                                | Amount     |
|------------|--|------------|
| 07/01/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$53.00    |
| 07/02/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$123.00   |
| 07/02/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$480.00   |
| 07/03/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$1,053.08 |
| 07/07/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$561.05   |
| 07/08/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$953.44   |
| 07/09/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$2,985.48 |
| 07/10/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$471.30   |
| 07/11/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$205.20   |
| 07/14/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$2,187.40 |

**BUSINESS CKG - XXXXXX2409 (continued)****Electronic Debits (continued)**

| Date       | Description                                | Amount     |
|------------|--|------------|
| 07/16/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$992.60   |
| 07/16/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$1,164.70 |
| 07/17/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$290.29   |
| 07/18/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$200.20   |
| 07/21/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$279.34   |
| 07/22/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$1,856.31 |
| 07/23/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$340.00   |
| 07/24/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$159.46   |
| 07/25/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$592.32   |
| 07/28/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$2,382.86 |
| 07/29/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$687.17   |
| 07/30/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$812.10   |
| 07/30/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$3,008.00 |
| 07/31/2025 | ACH Payment<br>WORLD ACCEPTANCE CONC DEBIT | \$227.84   |

24 item(s) totaling \$22,066.14

**Daily Balances**

| Date       | Amount     | Date       | Amount     | Date       | Amount     |
|------------|------------|------------|------------|------------|------------|
| 07/01/2025 | \$2,223.17 | 07/14/2025 | \$2,612.77 | 07/24/2025 | \$2,212.49 |
| 07/02/2025 | \$2,673.25 | 07/15/2025 | \$3,777.47 | 07/25/2025 | \$4,003.03 |
| 07/03/2025 | \$2,181.22 | 07/16/2025 | \$1,910.46 | 07/28/2025 | \$5,315.34 |
| 07/07/2025 | \$2,573.61 | 07/17/2025 | \$1,820.37 | 07/29/2025 | \$5,440.27 |
| 07/08/2025 | \$4,605.65 | 07/18/2025 | \$1,899.51 | 07/30/2025 | \$1,848.01 |
| 07/09/2025 | \$2,091.47 | 07/21/2025 | \$3,476.48 | 07/31/2025 | \$2,176.90 |
| 07/10/2025 | \$1,825.37 | 07/22/2025 | \$1,960.17 |            |            |
| 07/11/2025 | \$3,807.57 | 07/23/2025 | \$1,779.63 |            |            |

**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             |



[illegible]

|       |            |          |
|-------|------------|----------|
| #1030 | 07/01/2025 | \$480.00 |
|-------|------------|----------|

[illegible]

|       |            |            |
|-------|------------|------------|
| #1030 | 07/02/2025 | \$1,053.08 |
|-------|------------|------------|

[illegible]

|       |            |          |
|-------|------------|----------|
| #1030 | 07/03/2025 | \$561.05 |
|-------|------------|----------|

[illegible]

|       |            |          |
|-------|------------|----------|
| #1030 | 07/07/2025 | \$953.44 |
|-------|------------|----------|

STATEMENT OF CHARGES  
DEPOSIT TICKET  
UNION TRUST CO. OF N.Y.  
201 WALL STREET  
NEW YORK, N.Y. 10038

NUMBER

DATE RECEIVED BY

AMOUNT

REMARKS

000001000 001111111111 105-110-07 151

STATEMENT OF CHARGES

|       |            |            |
|-------|------------|------------|
| #1030 | 07/08/2025 | \$2,985.48 |
|-------|------------|------------|

[illegible]

|       |            |          |
|-------|------------|----------|
| #1030 | 07/09/2025 | \$471.30 |
|-------|------------|----------|

[illegible]

|       |            |          |
|-------|------------|----------|
| #1030 | 07/10/2025 | \$205.20 |
|-------|------------|----------|

[illegible]

|       |            |            |
|-------|------------|------------|
| #1030 | 07/11/2025 | \$2,187.40 |
|-------|------------|------------|

[illegible]

|       |            |          |
|-------|------------|----------|
| #1030 | 07/14/2025 | \$992.60 |
|-------|------------|----------|

[illegible]

|       |            |            |
|-------|------------|------------|
| #1030 | 07/15/2025 | \$1,164.70 |
|-------|------------|------------|

[illegible]

|       |            |          |
|-------|------------|----------|
| #1030 | 07/16/2025 | \$290.29 |
|-------|------------|----------|

[illegible]

|       |            |          |
|-------|------------|----------|
| #1030 | 07/17/2025 | \$200.20 |
|-------|------------|----------|

CSTMTADV 1071 0001 127 07 20250801 PG 3 OF 3  
00791058 56061711.8 0-0

STATE BANK OF GRAYMONT  
DEPOSIT TICKET

World Finance Corp. #1030  
603 S. U.S. Route 66  
Poncha, N. 51794

TOTAL  
DATE  
May / Returned  
PREPARED BY

11 15 18

100001030# 10711182220 #85=240=9# 151

PAGE 1 OF 1

#1030 07/18/2025 \$279.34

STATE BANK OF GRAYMONT  
DEPOSIT TICKET

World Finance Corp. #1030  
603 S. U.S. Route 66  
Poncha, N. 51794

TOTAL  
DATE  
May / Returned  
PREPARED BY

11 15 21

100001030# 10711182220 #85=240=9# 151

PAGE 1 OF 1

#1030 07/21/2025 \$1,856.31

STATE BANK OF GRAYMONT  
DEPOSIT TICKET

World Finance Corp. #1030  
603 S. U.S. Route 66  
Poncha, N. 51794

TOTAL  
DATE  
May / Returned  
PREPARED BY

11 15 22

100001030# 10711182220 #85=240=9# 151

PAGE 1 OF 1

#1030 07/22/2025 \$340.00

STATE BANK OF GRAYMONT  
DEPOSIT TICKET

World Finance Corp. #1030  
603 S. U.S. Route 66  
Poncha, N. 51794

TOTAL  
DATE  
May / Returned  
PREPARED BY

11 15 24

100001030# 10711182220 #85=240=9# 151

PAGE 1 OF 1

#1030 07/24/2025 \$592.32

STATE BANK OF GRAYMONT  
DEPOSIT TICKET

World Finance Corp. #1030  
603 S. U.S. Route 66  
Poncha, N. 51794

TOTAL  
DATE  
May / Returned  
PREPARED BY

11 15 25

100001030# 10711182220 #85=240=9# 151

PAGE 1 OF 1

#1030 07/25/2025 \$2,382.86

STATE BANK OF GRAYMONT  
DEPOSIT TICKET

World Finance Corp. #1030  
603 S. U.S. Route 66  
Poncha, N. 51794

TOTAL  
DATE  
May / Returned  
PREPARED BY

11 15 28

100001030# 10711182220 #85=240=9# 151

PAGE 1 OF 1

#1030 07/28/2025 \$687.17

STATE BANK OF GRAYMONT  
DEPOSIT TICKET

World Finance Corp. #1030  
603 S. U.S. Route 66  
Poncha, N. 51794

TOTAL  
DATE  
May / Returned  
PREPARED BY

11 15 28

100001030# 10711182220 #85=240=9# 151

PAGE 1 OF 1

#1030 07/28/2025 \$3,008.00

STATE BANK OF GRAYMONT  
DEPOSIT TICKET

World Finance Corp. #1030  
603 S. U.S. Route 66  
Poncha, N. 51794

TOTAL  
DATE  
May / Returned  
PREPARED BY

11 15 29

100001030# 10711182220 #85=240=9# 151

PAGE 1 OF 1

#1030 07/29/2025 \$812.10

STATE BANK OF GRAYMONT  
DEPOSIT TICKET

World Finance Corp. #1030  
603 S. U.S. Route 66  
Poncha, N. 51794

TOTAL  
DATE  
May / Returned  
PREPARED BY

11 15 30

100001030# 10711182220 #85=240=9# 151

PAGE 1 OF 1

#1030 07/30/2025 \$227.84

STATE BANK OF GRAYMONT  
DEPOSIT TICKET

World Finance Corp. #1030  
603 S. U.S. Route 66  
Poncha, N. 51794

TOTAL  
DATE  
May / Returned  
PREPARED BY

11 15 31

100001030# 10711182220 #85=240=9# 151

PAGE 1 OF 1

#1030 07/31/2025 \$556.73