



CITIZENS TRI-COUNTY BANK

www.citizenstricounty.com

24 HOUR BANKING
 Bledsoe/Sequatchie Counties
 949-7777
 Coffee County
 454-2424
 Grundy County
 592-1111
 Hamilton/Marion Counties
 517-8888
 Warren County
 507-9999
 Franklin County
 968-1210
 Van Buren County
 946-5555

29

 13088 0.7650 MB 0.672 35 29 5
 WORLD FINANCE OF JASPER #1813 DBA WORLD
 PO BOX 6429
 GREENVILLE SC 29606-6429

Account Number: 800058018
 Statement Date: 7/31/25
 Page Number: 1
 Items: 23

Effective 07/01/2025, we are increasing the minimum amount we make available for withdrawal by check(s) not subject to the next day availability from \$225 to \$275. The amount that is available for withdrawal no later than 5:00pm on the second business day is going from \$450 to \$550. Also, the amount available on the next business day for withdrawal on extended holds regarding large deposits, as well as on cashiers, certified, tellers, travelers or government check(s) regarding new accounts, and repeatedly overdrawn accounts increases from \$5525 to \$6725.
 "The Only Community Bank You'll Ever Need"

Blue Chip Business Ckg #:	800058018	
Previous Balance on 6/30/25		\$ 3,810.90
23 Deposits and Other Additions (Credits)		+ 28,844.68
24 Checks and Other Charges (Debits)		- 30,088.70
Current Balance on 7/31/25		\$ 2,566.88

Checking Account Transactions

7/01/25 Regular Deposit		231.58 +
7/01/25 ACH Transaction WORLD ACCEPTANCE CONC DEBIT		1,862.01 -
7/02/25 Regular Deposit		2,250.77 +
7/02/25 ACH Transaction WORLD ACCEPTANCE CONC DEBIT		231.58 -
7/02/25 ACH Transaction WORLD ACCEPTANCE CONC DEBIT		397.52 -
7/03/25 Regular Deposit		818.19 +
7/03/25 ACH Transaction WORLD ACCEPTANCE CONC DEBIT		2,250.77 -
7/07/25 Regular Deposit		7,105.94 +
7/07/25 ACH Transaction WORLD ACCEPTANCE CONC DEBIT		818.19 -
7/08/25 Regular Deposit 1813		1,676.26 +
7/08/25 ACH Transaction WORLD ACCEPTANCE CONC DEBIT		7,105.94 -
7/09/25 Regular Deposit 1813		743.15 +
7/09/25 ACH Transaction WORLD ACCEPTANCE CONC DEBIT		1,676.26 -
7/10/25 Regular Deposit 1813		1,919.66 +
7/10/25 ACH Transaction WORLD ACCEPTANCE CONC DEBIT		743.15 -
7/11/25 Regular Deposit 1813		796.53 +
7/11/25 ACH Transaction WORLD ACCEPTANCE CONC DEBIT		1,919.66 -
7/14/25 Regular Deposit 1813		847.28 +
7/14/25 ACH Transaction WORLD ACCEPTANCE CONC DEBIT		796.53 -
7/15/25 Regular Deposit 1813		340.00 +
7/16/25 Regular Deposit 1813		613.00 +
7/16/25 ACH Transaction WORLD ACCEPTANCE CONC DEBIT		340.00 -
7/16/25 ACH Transaction WORLD ACCEPTANCE CONC DEBIT		847.28 -
7/17/25 Regular Deposit 1813		3,414.46 +
7/17/25 ACH Transaction WORLD ACCEPTANCE CONC DEBIT		613.00 -
7/18/25 Regular Deposit 1813		1,142.07 +
7/18/25 ACH Transaction WORLD ACCEPTANCE CONC DEBIT		3,414.46 -
7/21/25 Regular Deposit 1813		148.37 +
7/21/25 Regular Deposit 1813		457.50 +
7/21/25 ACH Transaction WORLD ACCEPTANCE CONC DEBIT		1,142.07 -
7/22/25 Regular Deposit 1813		300.00 +
7/22/25 ACH Transaction WORLD ACCEPTANCE CONC DEBIT		457.50 -
7/23/25 Regular Deposit 1813		441.41 +
7/23/25 ACH Transaction WORLD ACCEPTANCE CONC DEBIT		148.37 -

TO HELP YOU BALANCE YOUR BANK STATEMENT & CHECKBOOK

LIST CHECKS, WITHDRAWALS, PAYMENTS, OR TRANSFERS NOT ON STATEMENT

STATEMENT RECONCILIATION

NUMBER	AMOUNT	TO WHOM
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
TOTAL:	\$	(Insert this total into SUBTRACT row at right)

BALANCE ON THIS STATEMENT:	\$
	\$
	\$
	\$
ADD: (Deposits made but not shown on this statement)	\$
	\$
	\$
	\$
SUBTRACT: (Insert all checks or items outstanding from the TOTAL at left)	\$
TOTAL: (Should agree with your checkbook balance)	\$

OUR PRIVACY POLICY

This privacy notice is for consumer customers who have a continuing relationship with Citizens Tri-County Bank such as the following:

- Loan Account Customers
- Deposit Account Customers
- Safe Deposit Box Customers
- Credit Card Customers

Safeguarding information about you and your finances is an obligation taken seriously by Citizens Tri-County Bank. We strive to provide a broad range of services and products for you and we work diligently to manage this information in the most responsible way. You can rest assured that we do not sell customer information or lists to outside marketers. We will attempt to keep customer files complete, current, and accurate. We will tell you how and where to conveniently access their account information (except when prohibited by law) and how to notify us about errors which we will correct.

Information That We Collect - The information that we collect is limited to that which we believe is necessary and useful to conduct business, to comply with regulations and laws, to maintain and administer your accounts and records, and to help us design better products and provide excellent service.

We collect information from the following sources:

- Information we receive from you on applications or other forms, such as name, address, and telephone number.
- Information we receive from our on-line services.
- Information about your transactions and your experiences with us.
- Information we receive from public records and market research.
- Information we receive from a consumer reporting agency.
- Information we receive from outside sources relating to employment, credit, or other relationships with you.

Information That We Share - Citizens Tri-County Bank does not share information about our customers or former customers, except as described in this privacy policy.

Protecting Your Information - Citizens Tri-County Bank restricts access to your nonpublic personal information to employees on a need to know basis. We provide education for our employees about the importance of confidentiality and customer privacy. We also have physical, electronic, and procedural safeguards to protect and guard your information.

Information We May Share About You - We may share information as permitted, authorized, or required under applicable law. For example, this may include disclosures to credit reporting agencies, disclosures in connection with recording deeds of trust, mortgages or other security instruments in public records, disclosures in connection with audits or examinations, or disclosures in accordance with your authorization and consent.

Protecting Information Concerning Former Customers - Citizens Tri-County Bank does not disclose nonpublic personal information concerning former customers except as required by law.

ELECTRONIC FUNDS TRANSFER

Direct Deposit Verification

PREAUTHORIZED CREDITS. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person, company or agency, you can call us at TELEPHONE NO. (423) 949-2173 to find out whether or not the deposit has been made.

(For Consumers Only & Does Not Apply To Business Accounts)

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at (423) 949-2173 or Write us at Citizens Tri-County Bank, P. O. Box 697, Dunlap, TN, 37327

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- 1) Tell us your name and account number.
- 2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- 3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for Point-Of-Sale transactions, transfers initiated outside of the United States, or for transfers during the first 30 calendar days after the first deposit to a newly established account is made) to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days (or 20 business days for new accounts) 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not recredit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

(For Overdraft Protection Loans & Personal Lines of Credit Accounts Only)

ADDITIONAL DISCLOSURES AS TO THE FINANCE CHARGE

We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

(For Overdraft Protection Loans & Lines of Credit Accounts Only / Does Not Apply To Business Loans)

YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FUTURE USE

What To Do If You Think You Find A Mistake On Your Statement

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

Citizens Tri-County Bank
Loan Operations Dept.
P. O. Box 697
Dunlap, TN, 37327

In your letter, give us the following information:

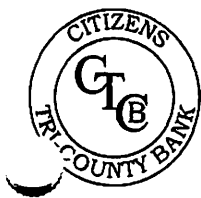
- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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.



CITIZENS
TRI-COUNTY BANK

29

WORLD FINANCE OF JASPER #1813 DBA WORLD FINAN
PO BOX 6429
GREENVILLE SC 29606

Account Number: 800058018
Statement Date: 7/31/25
Page Number: 2
Items: 23

7/23/25	ACH Transaction	WORLD ACCEPTANCE CONC DEBIT	300.00 -
7/24/25	Regular Deposit	1813	1,255.04 +
7/24/25	ACH Transaction	WORLD ACCEPTANCE CONC DEBIT	441.41 -
7/25/25	Regular Deposit		265.77 +
7/25/25	ACH Transaction	WORLD ACCEPTANCE CONC DEBIT	1,255.04 -
7/28/25	Regular Deposit	1813	1,972.99 +
7/28/25	ACH Transaction	WORLD ACCEPTANCE CONC DEBIT	265.77 -
7/29/25	Regular Deposit	1813	828.56 +
7/29/25	ACH Transaction	WORLD ACCEPTANCE CONC DEBIT	1,972.99 -
7/30/25	Regular Deposit	1813	260.64 +
7/30/25	ACH Transaction	WORLD ACCEPTANCE CONC DEBIT	828.56 -
7/31/25	Regular Deposit	1813	1,015.51 +
7/31/25	ACH Transaction	WORLD ACCEPTANCE CONC DEBIT	260.64 -

DAILY BALANCE SUMMARY

-Balance	Date-	-Balance	Date-	-Balance	Date-	-Balance	Date-
3,810.90	6/30	2,294.52	7/09	4,965.83	7/17	1,817.14	7/25
2,180.47	7/01	3,471.03	7/10	2,693.44	7/18	3,524.36	7/28
3,802.14	7/02	2,347.90	7/11	2,157.24	7/21	2,379.93	7/29
2,369.56	7/03	2,398.65	7/14	1,999.74	7/22	1,812.01	7/30
8,657.31	7/07	2,738.65	7/15	1,992.78	7/23	2,566.88	7/31
3,227.63	7/08	2,164.37	7/16	2,806.41	7/24		

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/01/25
TOTAL DEPOSIT: \$231.58
#00001813P #1111-10000 #80005 801 8P

07/01/25 \$231.58

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/09/25
TOTAL DEPOSIT: \$743.15
#00001813P #1111-10000 #80005 801 8P

07/09/25 \$743.15

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/17/25
TOTAL DEPOSIT: \$3414.46
#00001813P #1111-10000 #80005 801 8P

07/17/25 \$3414.46

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/02/25
TOTAL DEPOSIT: \$2250.77
#00001813P #1111-10000 #80005 801 8P

07/02/25 \$2250.77

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/10/25
TOTAL DEPOSIT: \$1919.66
#00001813P #1111-10000 #80005 801 8P

07/10/25 \$1919.66

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/18/25
TOTAL DEPOSIT: \$1142.07
#00001813P #1111-10000 #80005 801 8P

07/18/25 \$1142.07

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/03/25
TOTAL DEPOSIT: \$818.19
#00001813P #1111-10000 #80005 801 8P

07/03/25 \$818.19

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/11/25
TOTAL DEPOSIT: \$796.53
#00001813P #1111-10000 #80005 801 8P

07/11/25 \$796.53

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/21/25
TOTAL DEPOSIT: \$148.37
#00001813P #1111-10000 #80005 801 8P

07/21/25 \$148.37

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/07/25
TOTAL DEPOSIT: \$7105.94
#00001813P #1111-10000 #80005 801 8P

07/07/25 \$7105.94

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/14/25
TOTAL DEPOSIT: \$847.28
#00001813P #1111-10000 #80005 801 8P

07/14/25 \$847.28

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/21/25
TOTAL DEPOSIT: \$457.50
#00001813P #1111-10000 #80005 801 8P

07/21/25 \$457.50

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/25/25
TOTAL DEPOSIT: \$265.77
#00001813P #1111-10000 #80005 801 8P

07/25/25 \$265.77

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/15/25
TOTAL DEPOSIT: \$340.00
#00001813P #1111-10000 #80005 801 8P

07/15/25 \$340.00

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/22/25
TOTAL DEPOSIT: \$300.00
#00001813P #1111-10000 #80005 801 8P

07/22/25 \$300.00

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/08/25
TOTAL DEPOSIT: \$1676.26
#00001813P #1111-10000 #80005 801 8P

07/08/25 \$1676.26

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/16/25
TOTAL DEPOSIT: \$613.00
#00001813P #1111-10000 #80005 801 8P

07/16/25 \$613.00

OTIS TRUCK COMPANY
DEPOSIT TICKET
WORLD PRINCE CORP #1015
AND BANK OF ILL. &
JANUARY, TO DEPOSIT

DATE: 07/23/25
TOTAL DEPOSIT: \$441.41
#00001813P #1111-10000 #80005 801 8P

07/23/25 \$441.41

07/24/25	\$1255.04
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07/28/25	\$1972.99
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07/29/25	\$828.56
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07/30/25	\$260.64
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07/31/25	\$1015.51
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