

## Statement Ending 07/31/2025

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1602 Cumberland Ave Middlesboro, KY 40965

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WORLD FINANCE CORPORATION OF TN
NEW TAZEWELL ACCOUNT #851
PO BOX 6429
GREENVILLE SC 29606-6429

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## **Managing Your Accounts**

Branch Name

Hearthside Bank

(3)

Phone Number

606-248-1095 800-354-0182



Tele-Banking

606-248-4663 800-728-4636



Mailing Address

1602 Cumberland Ave Middlesboro, KY 40965



Online Access

hearthsidebank.com



Certain dollar amounts for check holds have changed, effective July 1, 2025. When holds are placed on checks deposited into checking accounts because: we believe a check will not be paid; you redeposit a check that has been returned unpaid; you have overdrawn your account repeatedly in the last six months; or there is an emergency, such as failure of communications or computer equipment, \$275 will be available the next business day after the day of deposit. For funds delayed due to checks totaling more than \$6,725 in a single day, the first \$6,725 will be available the next business day after the day of deposit. For new customers, special rules may apply during the first 30 days your account is open. The first \$6,725 of a day's total deposits of cashiers, certified, teller's, travelers, and federal, state and local government checks will be available the next business day after the day of deposit. For all other checks, the first \$275 will be available the next business day after the day of deposit.

## Summary of Accounts

Account Type Account Number Ending Balance
Business Checking XXXXX5792 \$1,570.69

## **Business Checking - XXXXX5792**

#### **Account Summary**

 Date
 Description
 Amount

 07/01/2025
 Beginning Balance
 \$1,580.69

 0 Credit(s) This Period
 \$0.00

 1 Debit(s) This Period
 \$10.00

 07/31/2025
 Ending Balance
 \$1,570.69

 Service Charges
 -\$10.00

#### Other Debits

 Date
 Description

 07/31/2025
 Maintenance Fee
 \$10.00

#### **Daily Balances**

Date	Amount	Date	Amount
07/01/2025	\$1,580.69	07/31/2025	\$1,570.69



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

The following error resolution information pertains to consumer accounts only. Telephone or write us as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we send you the first statement on which the error or problem appeared. Direct inquires to 1602 Cumberland Ave., Middlesboro, KY, Telephone 606-248-1095.

- 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 there is an error or 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 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.

#### COMPUTATION OF FINANCE CHARGE

We figure the FINANCE CHARGE on your line of credit account by applying the daily periodic rate to the "daily balance of your account each day during the billing period. We determine the "daily balance" of your accounts as follows. Each day during the billing period we begin with the total balance you owe on the account at the beginning of the day, then we add in any new loan advances which were made on that day and any additional charges which were assessed against the account that day; then, if applicable, we subtract out (i) all payments received and credits applied on that day and (ii) all unpaid finance charges, annual charges, insurance charges, or other charges which were included in your total account balance on that day. These calculations give us the daily balance of your line of credit account for the particular day in question.

We then determine the amount of the FINANCE CHARGE by multiplying the daily periodic rate for the billing period times the "gyperage balance" times the number of days in

We then determine the amount of the FINANCE CHARGE by multiplying the daily periodic rate for the billing period times the "average balance", times the number of days in the billing period. The average daily balance is determined by adding up all the "daily balances" for the billing period and dividing by the number of days in the billing period.

	You can easily BALANCE YOUR CHECKBOOK BY DOING THESE THINGS Fillin Below Amounts from Your STATEMENT and CHECKBOOK
Balance shown on YOUR STATEMENT\$	Add any Deposits not
Add Deposits Not on Statement\$	Already Entered in Checkbook\$
Sub-Total\$	
Subtracted CHECK Issued But No. Not on Statement	
No. Not on Statement	Add Interest Paid\$
	Subtract Service Charges and other Bank Charges Not in Checkbook.
	\$
Total\$	\$
BALANCE\$	BALANCE \$



# Statement Ending 07/31/2025

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# **Business Checking - XXXXX5792** (continued)

Insufficient Funds and Returned Item Fees

	Total for this period	Total year-to-date
Insufficient Funds Fees Paid	\$0.00	\$0.00
Insufficient Funds Fees Returned	. \$0.00	\$0.00



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