

P.O. Box 499 Mattoon IL 61938-0499

>006841 4883876 0001 93015 10Z

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

երդովյրելիոինիոննումիկինիկիկիկիվուն**վ**ի

Statement Ending 06/30/2025

WORLD FINANCE CORP OF

Page 1 of 6

Customer Number: XXXXXX5995

Managing Your Accounts

m

Branch Name

First Mid Bank & Trust

X

Branch Address

P.O. BOX 499 Mattoon, IL 61938

n

Telephone

877-888-5629

Online Banking

www.firstmid.com



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
(36) COMMERCIAL ANALYSIS CHECKING

Account Number

Ending Balance

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

BEFORE YOU START -

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

XXXXXX5995

PLEASE BE SURE YOU HAVE ENTERED IN YOUR REGISTER NOT CHARGED TO ACCOUNT ALL AUTOMATIC TRANSACTIONS SHOWN ON THE FRONT No. OF YOUR STATEMENT. YOU SHOULD HAVE SUBTRACTED YOU SHOULD HAVE ADDED IF ANY OCCURRED: IF ANY OCCURRED: 1. Loan Advances. 1. Automatic loan payments. 2. Credit memos. 2. Automatic savings transfers. 3. Other automatic deposits. Service charges. 4. Debt memos. 5. Other automatic deductions and payments. BALANCE SHOWN ON THIS STATEMENT \$ ADD DEPOSITS NOT SHOWN IN THIS STATEMENT (IF ANY) \$ **TOTAL** SUBTRACT--WITHDRAWALS OUTSTANDING \$ BALANCE \$ _ SHOULD AGREE WITH YOUR REGISTER BALANCE AFTER DEDUCTING SERVICE CHARGE (IF ANY) SHOWN ON THIS STATEMENT.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

Please examine immediately and report if incorrect. If no reply is received within 60 days, the account will be considered correct.

In Case of Errors or Questions About Your Electronic Transfers or Your Demand Deposit Loan Account TELEPHONE OR WRITE US AT THE NUMBER OR ADDRESS LOCATED ON THE FRONT OF THIS STATEMENT,

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.
- (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.

IMPORTANT DISCLOSURES TO BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please call us at the number on the front of this statement immediately.

YOUR DEMAND DEPOSIT LOAN ACCOUNT SUMMARY OF RIGHTS IS OUTLINED BELOW.

You remain obligated to pay the parts of your bill not in dispute, but you do not have to pay any amount in dispute during the time it takes to resolve the dispute. During that same time, no action can be taken to collect disputed amounts or report disputed amounts as delinquent.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

Your Demand Deposit Loan Account is operated in conjunction with your checking account. Any charges for your checking account will be made to the checking account and they will be the same charges as are made for checking accounts not operated in conjunction with Demand Deposit Loan Accounts. The following information thus applies only to loans made to you under your Demand Deposit Loan Account line of credit.

The FINANCE CHARGE is computed on the principal balance each day by application of the daily periodic rate. The daily periodic rate on your Demand Deposit Loan Account may vary.

The minimum periodic payment required is shown on the front of this statement and will be automatically deducted from your checking account at the end of each billing cycle normally thirty (30) days. You may pay off your Demand Deposit Loan Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid FINANCE CHARGES, and, second, to the principal loan balance outstanding in your Demand Deposit Loan Account. Periodic statements may be sent to you at the end of each billing cycle showing your Demand Deposit Loan Account loan transactions. Send payment and inquiries to address shown on front of statement.

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)

XXXXXX5995

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	네 네 [펜슐라] :	\$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	eg setti G	\$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

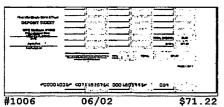
Date	Amount	Date	An	nount Date	Amount
06/02/2025	\$8,979.83	06/11/2025	\$6,0	82.78 06/23/2025	\$7,037.83
06/03/2025	\$7,248.18	06/12/2025	\$6,2	98.68 06/24/2025	\$12,745.93
06/04/2025	\$9,865.31	06/13/2025	\$6,5	46.96 06/25/2025	\$5,780.24
06/05/2025	\$7,437.11	06/16/2025	\$6,9	59.54 06/26/2025	\$6,546.20
06/06/2025	\$12,626.02	06/17/2025	\$7,9	42.91 06/27/2025	\$6,142.16
06/09/2025	\$7,902.59	06/18/2025	\$6,0	53.30 06/30/2025	\$6,538.23
06/10/2025	\$6,060.47	06/20/2025	\$7,5	08.98	

(36) COMMERCIAL ANALYSIS CHECKING - XXXXXXX5995 (continued)

XXXXXX5995

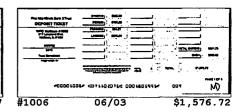
Overdraft and Returned Item Fees

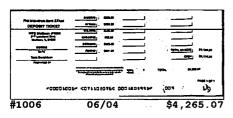
	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

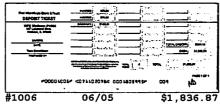


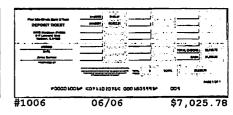


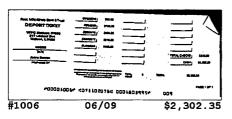
XXXXXX5995

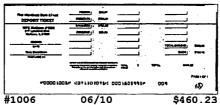


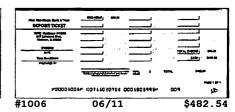


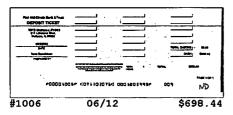


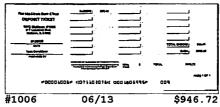


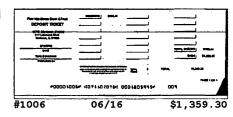


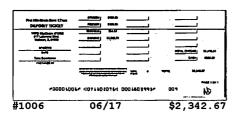


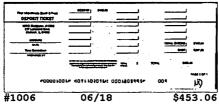


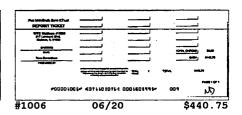


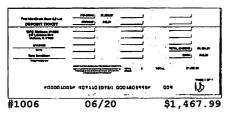


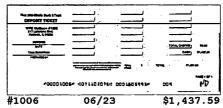


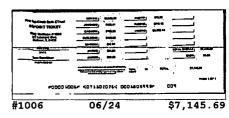


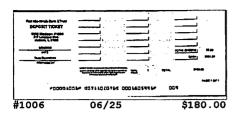


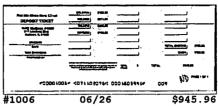




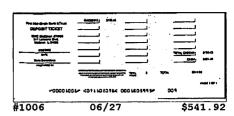


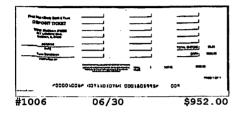






XXXXXX5995





NOTICE OF CHANGE TO YOUR ACCOUNT AGREEMENT

nportant 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 b overned by the revised terms of the agreement below. The effective date(s) are indicated below.

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

verview of changes – The section(s) or disclosure(s) in your account agreement that are changing are listed below. Each section or disclosure heading illowed 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 to be 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 to \$877-888-5629.

unds Availability:

Effective date: July 1, 2025

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

YOUR ABILITY TO WITHDRAW FUNDS

his policy statement applies to all deposit accounts.

ur 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. Electronized 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 that you have written.

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

or determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit on usiness 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 deposing a day that we are not open, we will consider that the deposit was made on the next business day that we are open.

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 you count. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

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 you vailability 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 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

ase-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 vailable on the first business day.

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 wiso 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 lest premises, we will mail you the notice by the day after we receive your deposit.

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

afeguard 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.

Je 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 general available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

you are a new customer, the following special rules will apply during the first 30 days your account is open.

unds 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 st \$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 fire usiness 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 us 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 and 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.

unds from all other check deposits will be available on the 9th business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

unds 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 busines ay after your deposit. This rule does not apply at ATMs that we own or operate that accept deposits.

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

FIRST MID BANK & TRUST P.O. BOX 499 MATTOON, IL 61938 [This Page Intentionally Left Blank]

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.
Sign reporter transference of	 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