



The Citizens Bank
P.O. Box 446
Turbeville, SC 29162

Member
FDIC



Date 6/30/25 Page 1
Primary Account Ending 0327

8335286

WORLD FINANCE CORPORATION OF SC
JOHNSONVILLE #0390
PO BOX 6429
GREENVILLE SC 29606-6429

CHECKING ACCOUNT

Effective July 1, 2025, Reg CC funds availability rules are changing. The first \$275 (previously \$225) of a deposit will be available next business day. Holds on deposits exceeding \$6,725 (previously \$5,525) and new account hold thresholds will increase accordingly. Certain checks may be delayed longer if not deposited in person or other conditions exist.

HMA BUS ANALYSIS 1

Account Number	Ending 0327
Previous Balance	2,385.04
21 Deposits	20,357.03
20 Checks/Charges	20,075.79
Service Charge	.00
Interest Paid	.00
Current Balance	2,666.28

Image Statement

Statement Dates	6/01/25 thru 6/30/25
Days in This Statement Period	30
Average Ledger	2,659
Average Collected	2,401

Deposits and Additions

Date	Description	Amount
6/02	DEPOSIT 390	544.32
6/03	DEPOSIT 390	4,475.21
6/04	DEPOSIT 390	3,523.44
6/05	DEPOSIT 390	433.94
6/06	DEPOSIT 390	835.44
6/09	DEPOSIT 390	613.65
6/10	DEPOSIT 390	667.75
6/11	DEPOSIT 390	501.14
6/12	DEPOSIT 390	703.67
6/13	DEPOSIT 390	220.00
6/16	DEPOSIT 390	244.66
6/17	DEPOSIT 390	3,034.00
6/18	DEPOSIT 390	308.37
6/20	DEPOSIT 390	485.00
6/20	DEPOSIT 390	497.13
6/23	DEPOSIT 390	600.77
6/24	DEPOSIT 390	1,218.63
6/26	DEPOSIT 390	105.86
6/27	DEPOSIT 390	462.42
6/30	DEPOSIT 390	129.55
6/30	DEPOSIT 390	752.08

Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-843-657-2001. You may also contact your local The Citizens Bank branch. To locate your closest The Citizens Bank branch in your area, please visit TCBSC.bank.

Electronic fund transfers (For Consumer Accounts Only).

Services such as Bill Payments and Person to Person Payments are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-843-657-2001 or write to

The Citizens Bank
P.O. Box 446
Turbeville, SC 29162

Tell us 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 sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

Tell us your name and deposit account number (if any)

Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information.

Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

Important information about your Citizens Credit Line Account

Once advances are made from your Citizens Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of 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."

Billing Rights Summary

In case of errors or questions about your Citizens Credit Line statement, if you think your statement is incorrect, or if you need more information about a Citizens Credit Line transaction on your statement, please call 1-843-657-2001 or visit your local TCB branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

The Citizens Bank
P.O. Box 446
Turbeville, SC 29162

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

Your name and account number

Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information.

The dollar amount of the suspected error.

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local TCB branch. Visit TCBSC bank to locate the TCB branch closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local TCB branch.

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
1	List the new balance of your account from your latest statement here	Date/Check#	Amount	Date/Check#	Amount
2	Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here.				
3	Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here.				
4	Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here.				
5	Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.				
		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local TCB branch, visit TCBSC bank or contact us at 1-843-657-2001. MEMBER FDIC



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HMA BUS ANALYSIS 1

Ending 0327 (Continued)

Withdrawals and Deductions

Date	Description	Amount
6/02	WORLD ACCEPTANCE06/02/25 0390 JOHNSONVILLE, SC 0390 JOHNSONVIL CONC DEBIT TRACE #-091000014615822	600.39
6/03	WORLD ACCEPTANCE06/03/25 0390 JOHNSONVILLE, SC 0390 JOHNSONVIL CONC DEBIT TRACE #-091000015524910	544.32
6/04	WORLD ACCEPTANCE06/04/25 0390 JOHNSONVILLE, SC 0390 JOHNSONVIL CONC DEBIT TRACE #-091000014868784	4,475.21
6/05	WORLD ACCEPTANCE06/05/25 0390 JOHNSONVILLE, SC 0390 JOHNSONVIL CONC DEBIT TRACE #-091000015778994	3,523.44
6/06	WORLD ACCEPTANCE06/06/25 0390 JOHNSONVILLE, SC 0390 JOHNSONVIL CONC DEBIT TRACE #-091000016242258	433.94
6/09	WORLD ACCEPTANCE06/09/25 0390 JOHNSONVILLE, SC 0390 JOHNSONVIL CONC DEBIT TRACE #-091000013488416	835.44
6/10	WORLD ACCEPTANCE06/10/25 0390 JOHNSONVILLE, SC 0390 JOHNSONVIL CONC DEBIT TRACE #-091000014315736	613.65
6/11	WORLD ACCEPTANCE06/11/25 0390 JOHNSONVILLE, SC 0390 JOHNSONVIL CONC DEBIT TRACE #-091000013695446	667.75
6/12	WORLD ACCEPTANCE06/12/25 0390 JOHNSONVILLE, SC 0390 JOHNSONVIL CONC DEBIT TRACE #-091000015368984	501.14
6/13	WORLD ACCEPTANCE06/13/25 0390 JOHNSONVILLE, SC 0390 JOHNSONVIL CONC DEBIT TRACE #-091000019526471	703.67
6/16	WORLD ACCEPTANCE06/16/25 0390 JOHNSONVILLE, SC 0390 JOHNSONVIL CONC DEBIT TRACE #-091000014086816	220.00
6/17	WORLD ACCEPTANCE06/17/25 0390 JOHNSONVILLE, SC	244.66



HMA BUS ANALYSIS 1

Ending 0327 (Continued)

Withdrawals and Deductions

Date	Description	Amount
	0390 JOHNSONVIL CONC DEBIT	
	TRACE #-091000013902782	
6/18	WORLD ACCEPTANCE06/18/25	3,034.00
	0390 JOHNSONVILLE,SC	
	0390 JOHNSONVIL CONC DEBIT	
	TRACE #-091000015580816	
6/20	WORLD ACCEPTANCE06/20/25	308.37
	0390 JOHNSONVILLE,SC	
	0390 JOHNSONVIL CONC DEBIT	
	TRACE #-091000014449178	
6/23	WORLD ACCEPTANCE06/23/25	485.00
	0390 JOHNSONVILLE,SC	
	0390 JOHNSONVIL CONC DEBIT	
	TRACE #-091000013587215	
6/23	WORLD ACCEPTANCE06/23/25	497.13
	0390 JOHNSONVILLE,SC	
	0390 JOHNSONVIL CONC DEBIT	
	TRACE #-091000011255860	
6/24	WORLD ACCEPTANCE06/24/25	600.77
	0390 JOHNSONVILLE,SC	
	0390 JOHNSONVIL CONC DEBIT	
	TRACE #-091000013547295	
6/25	WORLD ACCEPTANCE06/25/25	1,218.63
	0390 JOHNSONVILLE,SC	
	0390 JOHNSONVIL CONC DEBIT	
	TRACE #-091000014300478	
6/27	WORLD ACCEPTANCE06/27/25	105.86
	0390 JOHNSONVILLE,SC	
	0390 JOHNSONVIL CONC DEBIT	
	TRACE #-091000016771794	
6/30	WORLD ACCEPTANCE06/30/25	462.42
	0390 JOHNSONVILLE,SC	
	0390 JOHNSONVIL CONC DEBIT	
	TRACE #-091000018287619	

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
6/01	2,385.04	6/10	2,452.40	6/20	2,766.78
6/02	2,328.97	6/11	2,285.79	6/23	2,385.42
6/03	6,259.86	6/12	2,488.32	6/24	3,003.28
6/04	5,308.09	6/13	2,004.65	6/25	1,784.65
6/05	2,218.59	6/16	2,029.31	6/26	1,890.51
6/06	2,620.09	6/17	4,818.65	6/27	2,247.07
6/09	2,398.30	6/18	2,093.02	6/30	2,666.28



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Primary Account Ending 0327

HMA BUS ANALYSIS 1

Ending 0327 (Continued)

With Visa Purchase Alerts powered by Visa, you can receive near real-time updates on your Visa card activity. So you can act quickly to help reduce fraud and monitor your account, wherever you are. Visa Purchase Alerts powered by Visa is free for The Citizens Bank Visa cardholders. Sign up at [Visa.com/PurchaseAlerts](https://www.visa.com/PurchaseAlerts).

