



P O Box 507
Waterloo, IL 62298

Statement Ending 06/30/2025

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



Managing Your Accounts

	Branch Name	North Banking Center
	Phone Number	(888) 231-3165
	Mailing Address	744 North Market Street Waterloo, IL 62298
	Online Access	www.fnbwaterloo.bank



IMPORTANT NOTICE:

First National Bank of Waterloo has updated its funds availability policy in accordance with recent changes made by Regulation CC. Effective July 1, 2025, funds available for withdrawal on most check deposits not subject to next day availability increased from \$225 to \$275. In addition, the amount of funds available for withdrawal on exception holds such as large deposit and new account holds increased from \$5,525 to \$6,725. We will promptly provide a notice when availability of funds are delayed on a deposit. Thank You.

Summary of Accounts

Account Type	Account Number	Ending Balance
Small Business	XXXXXX6901	\$2,912.87

Small Business - XXXXXX6901

Account Summary

Date	Description	Amount
06/01/2025	Beginning Balance	\$2,528.70
	20 Credit(s) This Period	\$11,977.11
	19 Debit(s) This Period	\$11,592.94
06/30/2025	Ending Balance	\$2,912.87

Deposits

Date	Description	Amount
06/02/2025	Deposit 1067	\$665.07
06/03/2025	Deposit 1067	\$1,584.14
06/04/2025	Deposit 1067	\$1,077.20
06/05/2025	Deposit 1067	\$504.12
06/06/2025	Deposit 1067	\$263.74
06/09/2025	Deposit 1067	\$320.00
06/10/2025	Deposit 1067	\$519.73
06/11/2025	Deposit 1067	\$720.00
06/12/2025	Deposit 1067	\$1,393.60
06/13/2025	Deposit 1067	\$140.00
06/13/2025	Deposit 1067	\$172.00
06/17/2025	Deposit 1067	\$311.20
06/18/2025	Deposit 1067	\$100.00
06/20/2025	Deposit 1067	\$491.00
06/20/2025	Deposit 1067	\$1,347.98
06/23/2025	Deposit 1067	\$227.00
06/24/2025	Deposit 1067	\$848.16
06/27/2025	Deposit 1067	\$205.00



PRIVACY NOTICE Federal law requires us to tell you how we collect, share and protect your personal information. Our Privacy Policy has not changed and you may review our policy and practices with respect to personal information at <https://www.fnwaterloo.com/about/privacy-and-security/> or we will mail you a free copy upon request if you call us at 1-888-231-3165.

CONSUMER INFORMATION OPEN-END CREDIT ACCOUNT DISCLOSURES

FINANCE CHARGE We figure a portion of the FINANCE CHARGE on your account by applying the periodic rate to the "daily balance" of your account (including any current transactions). To get the "daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any payments, or credits and any unpaid finance charges. This gives us the daily balance.

VARIABLE RATE ACCOUNT (Applies to Home Equity Loans only) If your account has a variable rate, the daily periodic rate and the ANNUAL PERCENTAGE RATE are variable rates that may change (increase or decrease) from time to time.

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 of paper and mail to: First National Bank of Waterloo P.O. Box 497 Columbia, IL 62236 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 at 618-281-6194; doing so will not preserve your rights.

In your letter, give us the following information: (1) Your name and account number; (2) The dollar amount of the suspected error; (3) 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. 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.

Please be advised that the error resolution remedies listed below do not apply to business accounts.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at 1-618-939-6194 or write us at First National Bank of Waterloo, P.O. Box 507 Waterloo, IL 62298 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. In most cases we will take no more than 10 business days to complete our investigation. If we need more time, however, for most errors we may take up to 45 days to investigate your complaint or question. If you believe that the error was the result of a foreign initiated transfer or a point of sale or purchase transaction, or if you have not been an account holder with us for more than 30 days, we may take up to 90 days to investigate your complaint or question. If we need more than 10 days to investigate the error, we will credit your account within 10 days for the amount you think is in error, unless you have not been an account holder for at least 30 days, in which case we will credit your account within 20 days so that you will have the use of the money during the time it takes us to complete our investigation.

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

PREAUTHORIZED CREDITS If you have arranged to have direct deposits made to your account, you may call us at the phone number shown above to verify that the deposit has been made.

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK WITH YOUR STATEMENT

CHECKS OUTSTANDING			
DATE	CHECK NUMBER	AMOUNT	
TOTAL			CARRY OVER* →

1. If your account earned interest, enter the amount of interest as it appears on the front of this statement in your checkbook.
2. Verify that checks are charged on statement for amount drawn.
3. Be sure that Service Charge (if any) or other authorized deductions shown on this statement have been deducted from your checkbook balance.
4. Verify that all deposits have been credited for same amount as on your records.
5. Be sure that all checks outstanding on previous statement have been included in this statement (otherwise they are still outstanding)
6. Check off on the stubs of your checkbook each of the checks paid by us.
7. Make a list of the numbers and amounts of those checks still outstanding in the space provided at the left.

ENTER FINAL BALANCE PER STATEMENT		
ADD ANY DEPOSITS NOT CREDITED		
TOTAL		
SUBTRACT ATM withdrawals + automatic payments (not shown on statement)		
*SUBTRACT CHECKS OUTSTANDING		
BALANCE Should agree with your checkbook		

Small Business - XXXXXX6901 (continued)**Deposits (continued)**

Date	Description	Amount
06/30/2025	Deposit 1067	\$220.00
06/30/2025	Deposit 1067	\$867.17
		20 item(s) totaling \$11,977.11

Electronic Debits

Date	Description	Amount
06/02/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$703.00
06/03/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$665.07
06/04/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$1,584.14
06/05/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$1,077.20
06/06/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$504.12
06/09/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$263.74
06/10/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$320.00
06/11/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$519.73
06/12/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$720.00
06/13/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$1,393.60
06/16/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$140.00
06/17/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$172.00
06/18/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$311.20
06/20/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$100.00
06/23/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$1,347.98
06/23/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$491.00
06/24/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$227.00
06/25/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$848.16
06/30/2025	ACH Payment WORLD ACCEPTANCE CONC DEBIT	\$205.00
		19 item(s) totaling \$11,592.94

Daily Balances

Date	Amount	Date	Amount	Date	Amount
06/01/2025	\$2,528.70	06/10/2025	\$2,345.43	06/20/2025	\$3,664.68
06/02/2025	\$2,490.77	06/11/2025	\$2,545.70	06/23/2025	\$2,052.70
06/03/2025	\$3,409.84	06/12/2025	\$3,219.30	06/24/2025	\$2,673.86
06/04/2025	\$2,902.90	06/13/2025	\$2,137.70	06/25/2025	\$1,825.70
06/05/2025	\$2,329.82	06/16/2025	\$1,997.70	06/27/2025	\$2,030.70
06/06/2025	\$2,089.44	06/17/2025	\$2,136.90	06/30/2025	\$2,912.87
06/09/2025	\$2,145.70	06/18/2025	\$1,925.70		

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