



WOODFOREST
NATIONAL BANK



Account Information & Customer Service
1-(877) 968-7962



P.O. Box 7889 The Woodlands, TX 77387



Visit Us Online at www.woodforest.com

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CONROE TX 77302-1187

Summary of Accounts

ACCOUNT TYPE AND NUMBER	BALANCE FORWARD	TOTAL DEBITS	TOTAL CREDITS	CLOSING BALANCE
Personal Sterling Advantage Account 1% 99999999	1,236.92	2,086.35	1,586.59	737.16

Personal Sterling Advantage Account 1%~~99999999~~

Deposits and Other Credits

Date	Amount	Transactions
07-30	307.45	ACH-PN PMTS/BG WHEELING PITTSBU
07-31	664.00	ACH-SOC SEC US TREASURY 312
07-31	408.74	ACH-PENSION METLIFE PENSIONS
07-31	206.38	ACH-PN PMTS/CS THE CITIGROUP PE
08-10	0.02	INTEREST PAID

Withdrawals and Other Debits

Date	Amount	Transactions
07-16	67.00	ACH-ENT ACH DR CPENERGY ENTEX
07-22	106.39	ACH-INS-PMNT Mepco-8,
07-29	275.00	Online Transfer Debit OL XFER
08-05	7.95	ACH-\$\$\$\$\$\$ ID PROTECT PLUS8
08-07	1,000.00	Online Transfer Debit OL XFER
08-10	0.01	INTEREST WITHHELD

Checks Cleared

Date	Check No	Amount	Date	Check No	Amount
07-14	5004	300.00	07-14	9997*	330.00

* Denotes a break in check sequence

2 Check(s) Paid for a Total of \$ 630.00

Account Summary

Average Balance	\$881.52	Interest Earned for this Statement Period	\$0.02
Average Collected Balance	\$881.52	Average Collected Balance for APY	\$881.52
Minimum Balance on 07-29-09	\$158.53	Overdraft Charges This Year	\$34.00
Year to Date Interest Paid	\$0.58	Number of Days in the Period	32
Annual Percentage Yield Earned	0.03%		

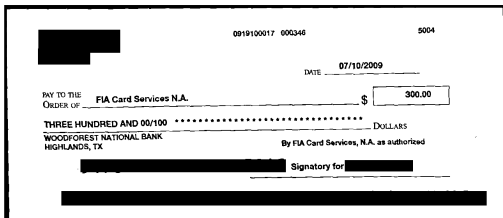


Daily Closing Balance Summary

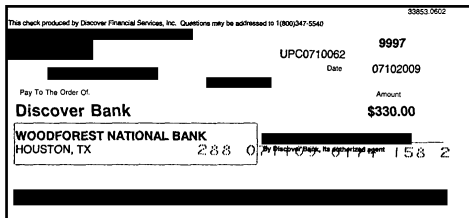
Date	Balance	Date	Balance	Date	Balance
07-10	1,236.92	07-29	158.53	08-05	1,737.15
07-14	606.92	07-30	465.98	08-07	737.15
07-16	539.92	07-31	1,745.10	08-10	737.16
07-22	433.53				



Account Item Images Total of 2



07/14/2009 Ck # 5004 \$300.00



07/14/2009 Ck # 9997 \$330.00

In Case Of Errors Or Questions About Your Electronic Transfers

Telephone us at **877-968-7962** or write us at the address on the front of this statement as soon as possible, 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.

- Tell us your name and account number.
- Describe the error 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.
- 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 credit your account for the amount you think is in error, so that you have use of the money during the time it takes us to complete our investigation.

**Billing Rights Summary
In Case Of Errors Or Questions About Your Revolving Credit**

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] at Woodforest National Bank, ATTN: Loan Dept., P.O. Box 7889, The Woodlands, TX 77387-7889. 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, but doing so will not preserve your rights. In your letter, please give us the following information:

- Tell us your name and account number.
- Tell us the dollar amount of the suspected error.
- 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 the amount in question while we are investigating, but you are still obligated to pay the parts of the 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.

In Case Of Errors Or Questions About Your Statement

Please examine this statement upon receipt and report any differences in writing to the bank. If no differences are reported in writing within 15 days, the account will be considered correct.

Please notify us in writing of your change of address.

ACCOUNT RECONCILIATION

THIS IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT.

\$ _____ YOUR BALANCE AS SHOWN ON THIS STATEMENT	CHECKS OUTSTANDING		\$ _____ CHECKBOOK BALANCE (AT STATEMENT DATE)
	NO.	AMOUNT	
\$ _____ ADD (+) DEPOSITS NOT SHOWN ON THIS STMT (IF ANY)			\$ _____ SUBTRACT (-) ACTIVITY CHARGE (IF ANY)
\$ _____ TOTAL			\$ _____ SUB-TOTAL
\$ _____ SUBTRACT (-) CHECKS OUTSTANDING (IF ANY)			\$ _____ SUBTRACT (-) OTHER CHARGES (IF ANY)
\$ _____ BALANCE			\$ _____ BALANCE
	TOTAL	\$	

↑ SHOULD AGREE WITH YOUR CHECKBOOK BALANCE ↑

