



**WOODFOREST**  
NATIONAL BANK

MEMBER FDIC

00001348 TW100T10021720592500 5 000000000 2181312976



RNM EDUCATION LLC  
18200 S PARKVIEW DR  
HOUSTON TX 77084



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



P.O. Box 7889 The Woodlands, TX 77387



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**Summary of Accounts**

| ACCOUNT TYPE AND NUMBER                   | BALANCE FORWARD | TOTAL DEBITS | TOTAL CREDITS | CLOSING BALANCE |
|---|-----------------|--------------|---------------|-----------------|
| Business Simple Checking 1408003919       | 18,640.86       | 6,848.32     | 34,262.31     | 46,054.85       |
| Business Reli - Unsecured Line 1408003919 | 0.00            | 0.00         | 0.00          | 0.00            |

**Business Simple Checking 1408003919**

**Transactions**

| Date  | Credits   | Debits   | Balance   | Description                                      |
|-------|-----------|----------|-----------|--|
| 09-01 | 626.30    |          | 19,267.16 | ACH-125238 1649592 CHILDCARE ACCT                |
| 09-05 |           | 97.99    | 19,169.17 | ACH-PR MO FEE ONLINE PAYROLL                     |
| 09-05 |           | 110.81   | 19,058.36 | ACH-MTOT DISC 534914700105430 BANKCARD-8779      |
| 09-05 |           | 99.00    | 18,959.36 | Check #1142                                      |
| 09-06 |           | 95.76    | 18,863.60 | ACH-WATER BILL RNM EDUCATION LLC CITY OF HOUSTON |
| 09-06 |           | 650.00   | 18,213.60 | Check #1144                                      |
| 09-07 |           | 139.00   | 18,074.60 | Check #1146                                      |
| 09-08 | 626.30    |          | 18,700.90 | ACH-125626 1649592 CHILDCARE ACCT                |
| 09-08 |           | 100.00   | 18,600.90 | Check #1141                                      |
| 09-11 |           | 393.64   | 18,207.26 | ACH-63F7 63F7 63F7 PAYROLL SERVICE               |
| 09-11 |           | 85.00    | 18,122.26 | Check #1147                                      |
| 09-14 |           | 650.00   | 17,472.26 | Check #1148                                      |
| 09-15 | 614.26    |          | 18,086.52 | ACH-126369 1649592 CHILDCARE ACCT                |
| 09-15 |           | 132.98   | 17,953.54 | Check #1143                                      |
| 09-20 | 5,243.25  |          | 23,196.79 | ACH-DEPOSIT DP19285337 SOUTHWEST MAGIC           |
| 09-21 |           | 650.00   | 22,546.79 | Check #1150                                      |
| 09-22 | 566.10    |          | 23,112.89 | ACH-127066 1649592 CHILDCARE ACCT                |
| 09-25 | 1,020.00  |          | 24,132.89 | DEPOSIT  |
| 09-25 |           | 2,183.13 | 21,949.76 | ACH-63F7 63F7 63F7 PAYROLL SERVICE               |
| 09-25 |           | 40.00    | 21,909.76 | Check #1151                                      |
| 09-27 | 25,000.00 |          | 46,909.76 | DEPOSIT  |
| 09-27 |           | 200.00   | 46,709.76 | Check #1145                                      |
| 09-27 |           | 650.00   | 46,059.76 | Check #1153                                      |
| 09-28 |           | 100.00   | 45,959.76 | Check #1149                                      |
| 09-28 |           | 339.86   | 45,619.90 | Check #1152                                      |
| 09-29 | 566.10    |          | 46,186.00 | ACH-127770 1649592 CHILDCARE ACCT                |
| 09-29 |           | 131.15   | 46,054.85 | ACH-Payments 1081-76968 US Insurance Fun         |

**Checks Cleared**

| Date  | Check No | Amount | Date  | Check No | Amount | Date  | Check No | Amount |
|-------|----------|--------|-------|----------|--------|-------|----------|--------|
| 09-08 | 1141     | 100.00 | 09-07 | 1146     | 139.00 | 09-21 | 1150     | 650.00 |
| 09-05 | 1142     | 99.00  | 09-11 | 1147     | 85.00  | 09-25 | 1151     | 40.00  |
| 09-15 | 1143     | 132.98 | 09-14 | 1148     | 650.00 | 09-28 | 1152     | 339.86 |
| 09-06 | 1144     | 650.00 | 09-28 | 1149     | 100.00 | 09-27 | 1153     | 650.00 |
| 09-27 | 1145     | 200.00 |       |          |        |       |          |        |

\* Denotes a break in check sequence

**13 Check(s) Paid for a Total of \$3,835.84**



**Business Simple Checking 1408003919**

**Account Summary**

|                           |             |                               |             |
|---------------------------|-------------|-------------------------------|-------------|
| Average Balance           | \$23,080.56 | Minimum Balance on 09/14/2017 | \$17,472.26 |
| Average Collected Balance | \$22,226.56 | Number of Days in Cycle       | 30          |

**Daily Closing Balance Summary**

| Date  | Balance   | Date  | Balance   | Date  | Balance   |
|-------|-----------|-------|-----------|-------|-----------|
| 09-01 | 19,267.16 | 09-11 | 18,122.26 | 09-22 | 23,112.89 |
| 09-05 | 18,959.36 | 09-14 | 17,472.26 | 09-25 | 21,909.76 |
| 09-06 | 18,213.60 | 09-15 | 17,953.54 | 09-27 | 46,059.76 |
| 09-07 | 18,074.60 | 09-20 | 23,196.79 | 09-28 | 45,619.90 |
| 09-08 | 18,600.90 | 09-21 | 22,546.79 | 09-29 | 46,054.85 |

**Account Item Images Total of 15**

09/25/2017 Deposit \$1,020.00

09/27/2017 Deposit \$25,000.00

09/08/2017 Ck # 1141 \$100.00

09/05/2017 Ck # 1142 \$99.00

09/15/2017 Ck # 1143 \$132.98

09/06/2017 Ck # 1144 \$650.00

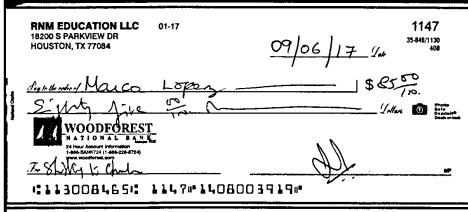
09/27/2017 Ck # 1145 \$200.00

09/07/2017 Ck # 1146 \$139.00

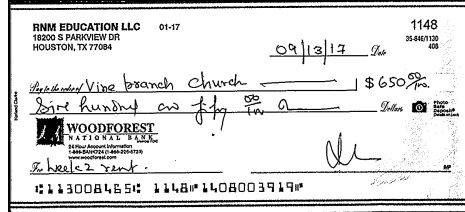


**Business Simple Checking 1408003919**

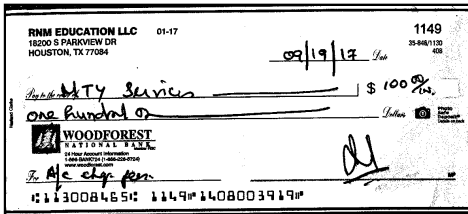
**Account Item Images 15 (continued)**



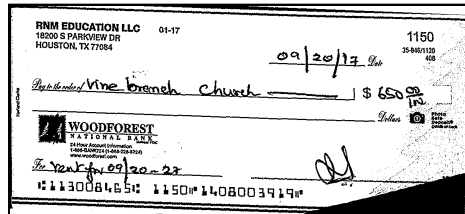
09/11/2017 Ck # 1147 \$85.00



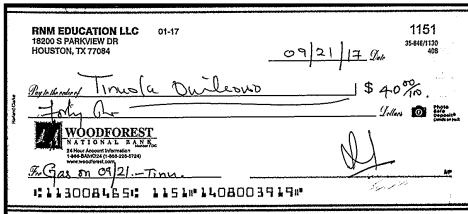
09/14/2017 Ck # 1148 \$650.00



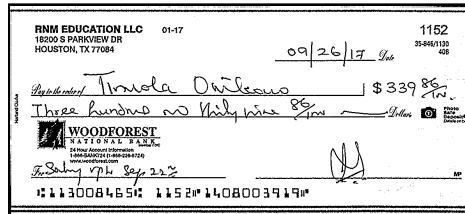
09/28/2017 Ck # 1149 \$100.00



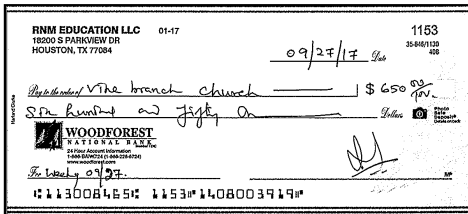
09/21/2017 Ck # 1150 \$650.00



09/25/2017 Ck # 1151 \$40.00



09/28/2017 Ck # 1152 \$339.86



09/27/2017 Ck # 1153 \$650.00

**Business Reli - Unsecured Line 1408003919**

-- NO ACTIVITY --

**Account Summary**



|                                  |             |                           |                   |
|----------------------------------|-------------|---------------------------|-------------------|
| Available Credit                 | \$10,000.00 | Number of Days in Cycle   | 30                |
| Balance Subject to Interest Rate | \$0.00      | Statement Closing Date    | 09/30/2017        |
| Annual Percentage Rate           | 11.99%      | Statement Closing Balance | \$0.00            |
| Monthly Periodic Rate            | 0.9992%     | <b>Due Date</b>           | <b>10/18/2017</b> |
| Credit Line                      | \$10,000.00 |                           |                   |

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Unless your revolving line of credit is for business, commercial or investment purposes, or your loan contract indicates that Texas Finance Code Chapter 346 does not apply, the following notice applies:



**Business Reli - Unsecured Line 1408003919**

**A LATE CHARGE OF FIVE PERCENT OF THE PAYMENT DUE OR A MAXIMUM OF \$15 WILL BE ASSESSED FOR A PAYMENT MADE 10 DAYS OR MORE AFTER THE DATE PAYMENT OF THIS BILL IS DUE.**

**Daily Closing Balance Summary**

| Date  | Balance |
|-------|---------|
| 09-01 | 0.00    |

**Balance Computation Method**

**Disclosure as to the Finance Charge**

**Balance Subject to Interest Rate - Average Daily Balance.** This balance is figured by adding the outstanding balance (including new purchases and deducting payments and credits) for each day in the billing cycle, and then dividing by the number of days in the billing cycle.

AS OF NOVEMBER 1, 2017, OUR FUNDS AVAILABILITY POLICY IS CHANGING.  
SEE ATTACHED FOR OUR NEW EXPEDITED FUNDS AVAILABILITY ACT DISCLOSURE:  
AS OF NOVEMBER 1, 2017, OUR FUNDS AVAILABILITY POLICY IS CHANGING.  
SEE ATTACHED FOR OUR NEW EXPEDITED FUNDS AVAILABILITY ACT DISCLOSURE:

**In Case Of Errors Or Questions About Your Electronic Transfers For Consumer Accounts Only**

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 there is an error on your statement, write to us at Woodforest National Bank, ATTN: Loan Dept., PO Box 7889, The Woodlands, TX 77387-7889. In your letter, give us the following information:

- Account information: Your name and account number
- Dollar amount: The dollar amount of the suspected error.
- Description of the problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**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 30 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.

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

↑ SHOULD AGREE WITH YOUR CHECKBOOK BALANCE ↑





## EXPEDITED FUNDS AVAILABILITY ACT

Effective November 1, 2017

### YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to checking and savings accounts ("Covered Account"). Always feel free to ask us whether any of your accounts might be under this policy.

In general, we make funds from your cash deposits available to you immediately and electronic direct deposits are available on the day we receive the deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. The availability of a check deposit depends on the type of Covered Account in which the check is deposited. The two (2) types of Covered Accounts are consumer and commercial. A "Consumer Account" is defined as a Covered Account used primarily for personal, family, or household purposes. A "Commercial Account" is defined as a Covered Account used primarily for business purposes.

### CHECK DEPOSITS ON CONSUMER ACCOUNTS

To determine availability of funds, we consider all of your Covered Accounts that you are an owner of and how long those relationships have been with us. Generally, if any of your Covered Accounts are open and active for more than 180 days, our policy is to make funds from your check deposits available to you immediately. This applies to all Covered Accounts in your banking relationship ("Relationship") with us, so long as one is over the 180 days. We only consider the open and active accounts, thus accounts that are charged off, closed, or dormant, will not be considered. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit. If your Relationship is less than 180 days old, generally, check deposits will be available to you on the next Banking Day (defined below) after you make the deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

### CHECK DEPOSITS ON COMMERCIAL ACCOUNT

Generally, our policy is to make funds from your check deposits available to you on the next Banking Day (defined below) after the Banking Day on which we receive your deposit. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

### HOW TO CALCULATE THE AVAILABILITY OF DEPOSITS

For determining the availability of your deposits, you must consider "Banking Days" and "Business Days". A "Banking Day" at Woodforest is every day, except Christmas Day. If you make a deposit before 8:00 P.M. on a Banking Day, we will consider that day to be the day of your deposit. However, if you make a deposit after 8:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next Banking Day we are open. A "Business Day" is every day except Saturdays, Sundays, and federal holidays. We use Business Days to calculate the number of days that a deposit may be delayed beyond our general availability described above. See the section "Longer Delays May Apply" below.

### LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you by the next Banking Day. Depending on the type of check that you deposit, funds may not be available until the seventh Business Day after the day of your deposit.

If we are not going to make all of the funds from your deposit available by the next Banking Day, we will notify you at the time you make your deposit. We will also 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 left the premises, we will mail you the notice by the next Business Day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available. 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 \$5,000 on any one day.
- You redeposit a check that was returned unpaid.
- You have overdrawn your Covered Account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We 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 generally be available no later than the seventh Business Day after the Banking Day of your deposit.

### SPECIAL RULES FOR NEW ACCOUNTS

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

Funds from electronic direct deposits to your Covered Account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a Banking Day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available the next Banking Day if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the seventh Business Day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second Business Day after the Banking Day of your deposit.

Funds from all other check deposits will be available on the seventh Business Day after the day of your deposit.

### DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we own or operate will be available no later than the next Banking Day after the day of deposit, unless an exception hold applies. Our ATM deposit cut-off time is 8:00 P.M. central time daily.

### HOLDS ON OTHER FUNDS

If 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 your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another Covered Account with us. The funds in the other Covered Account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.