



**BANK OF AMERICA**  
 PO Box 15284  
 Wilmington, DE 19850

Attention

Account ending in [REDACTED]  
 Date  
 April 24, 2023

BY 0425 700 370 11206 #@01 AB 0.507  
 WORLD SHINE USA CORPORATION  
 DBA INDIGENOUS ADVANCE  
 2183 COACHMANS DR  
 GERMANTOWN TN 38138-4111

WORLD SHINE USA CORPORATION and DBA INDIGENOUS ADVANCE:

We've made the decision to restrict your deposit account ending in [REDACTED] in the next 21 days, and close it within 30 days from the date of this letter.

We want to make sure you understand how this change could affect you and what you can expect. Upon review of your account(s) we have determined you're operating in a business type we have chosen not to service at Bank of America. As a result, we've made the decision to close your account listed above. Keep in mind, you may receive a separate notice from us about other accounts you have with us.

### Things you need to do immediately

- **Don't write any more checks on this account.** Any checks we receive will be returned unpaid.
- **Transactions, with or without a card present, should no longer be processed using your Bank of America merchant services terminal(s).**
- **Make sure there's enough money in your account to keep it from becoming overdrawn.** If your account becomes overdrawn, you'll need to deposit enough money to bring it to a zero balance.
- **Cancel any recurring payments.** Contact any third parties sending electronic or Automated Clearing House (ACH) transactions to cancel the payments or make other payment arrangements.
- **Make other arrangements for any direct deposits.** We won't accept direct deposits into your account.
- **Update your payment method on any Bank of America accounts.** If your line of credit, mortgage or Home Equity Line of Credit payment is being paid automatically from this account, please make other payment arrangements. You can mail a check to us at the address listed on your account statement or set up automatic payments through another financial institution.

### What you need to know

- Your debit card will be permanently deactivated 21 days from the date of this notice when the account is restricted. You won't be able to use your debit card(s) anymore and we won't accept any withdrawals, funds transfers or other transactions.
- If you're enrolled in any of the following services your enrollment will be canceled on the day your account is closed:
  - Quickbooks®
  - Account Management

- Remote Deposit Online
- Direct Payments
- Express Invoicing®

We won't cancel your enrollment in payroll services by Intuit®. However, if you use your Bank of America account to process payroll or for the billing of payroll fees, you must contact Intuit to provide a new payroll funding account number prior to your account being closed.

- You can choose to close your account at any time prior to the restriction date.
- If your account has a balance after it's closed, we'll send a cashier's check payable to the name on the account and mail it to the address we have on file.
- If you have a CD and choose to close it, a penalty may be imposed for early withdrawal.
- If you have other deposit accounts used as collateral security for depositing Third Party Checks, or are linked to, or associated with a credit product, they may be required to stay open. You could receive a separate letter regarding these accounts.

### How this could affect you in the future

If your account becomes overdrawn and remains in a negative balance, we may report you to Chex Systems, Inc., Early Warning Services, LLC, or both. This may affect your ability to open an account at other financial institutions. You can get a copy of your report from the reporting agency. If there's any information in the report that's inaccurate or incomplete, you can dispute it with them.

ChexSystems, Inc.  
Attn: Consumer Relations  
7805 Hudson Road, Suite 100  
Woodbury, MN 55125  
800.428.9623  
consumerdebit.com

Early Warning Services, LLC  
5801 North Pima Road  
Scottsdale, AZ 85250  
800.325.7775  
earlywarning.com

### We're here if you have questions

You can call us at 855.251.7052, Monday through Friday, 9 a.m. to 6 p.m. Eastern.

**Esta notificación proporciona detalles para mantenerle al día en cuanto a cambios, recordatorios, y cualquier otra información importante que le afectará. Si tiene alguna pregunta, llámenos al 855.251.7052, de lunes a viernes, de 9 a. m. a 6 p. m., hora del este.**

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Express Invoicing, Bank of America and the Bank of America logo are registered trademarks of the Bank of America Corporation.



**BANK OF AMERICA**  
 PO Box 15284  
 Wilmington, DE 19850

Account Closure

Account ending in

Date

April 24, 2023

BY 0425 700 370 11207 #01 AB 0.507

WORLD SHINE USA CORPORATION  
 2183 COACHMANS DR  
 GERMANTOWN TN 38138-4111

WORLD SHINE USA CORPORATION:

We've made the decision to close your credit card in 30 days.

We want to make sure you understand how this change could affect you and what you can expect. Upon review of your account(s) we have determined you're operating in a business type we have chosen not to service at Bank of America. As a result, we've made the decision to close your account listed above.

Things you need to do immediately

- If you use your account to make recurring payments (such as internet access or subscriptions) you'll need to contact the businesses to let them know the account is closed and to make other payment arrangements.
- If you've scheduled any balance transfers or have outstanding access checks, let the payees know your account is closed. Any balance transfers in process won't be completed, and any outstanding access checks will be returned unpaid.
- If this account was a linked backup account as part of our Balance Connect™ for overdraft protection service, you'll need to choose another eligible account to provide this service.
- Please destroy any cards and convenience checks associated with your account.

Things to keep in mind

- If your account has an outstanding balance, we'll continue to send you monthly statements so you can continue making your payments.
- It's possible that preauthorized charges may continue to post to your account for a short period of time, even though your account is closed.
- If there are reward points associated with your account, they'll be removed.

We're here if you have questions

You can call us at 855.251.7052, Monday through Friday, 9 a.m. to 6 p.m. Eastern.

**EQUAL CREDIT OPPORTUNITY NOTICE**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning Bank of America, N.A., 100 N. Tryon Street, Charlotte, NC 28255, is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20006.



**BANK OF AMERICA**  
 PO Box 15284  
 Wilmington, DE 19850

## Account Closure

BY 0425 700 370 11209 #01 AB 0.507

STEVEN HAPP  
 WORLD SHINE USA CORPORATION  
 2183 COACHMANS DR  
 GERMANTOWN TN 38138-4111

Account ending in

Date

April 24, 2023

STEVEN HAPP and WORLD SHINE USA CORPORATION:

### We've made the decision to close your credit card in 30 days.

We want to make sure you understand how this change could affect you and what you can expect. Upon review of your account(s) we have determined you're operating in a business type we have chosen not to service at Bank of America. As a result, we've made the decision to close your account listed above.

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**BANK OF AMERICA**  
 PO Box 15284  
 Wilmington, DE 19850

Attention

Account ending in [REDACTED]  
 Date  
 April 24, 2023

BY 0425 700 370 11210 #01 AB 0.507  
 INDIGENOUS ADVANCE CUSTOMER CENTER, LLC  
 2183 COACHMANS DR  
 GERMANTOWN TN 38138-4111

INDIGENOUS ADVANCE CUSTOMER CENTER, LLC:

We've made the decision to restrict your deposit account ending in [REDACTED] in the next 21 days, and close it within 30 days from the date of this letter.

We want to make sure you understand how this change could affect you and what you can expect. Upon review of your account(s) we have determined you're operating in a business type we have chosen not to service at Bank of America. As a result, we've made the decision to close your account listed above. Keep in mind, you may receive a separate notice from us about other accounts you have with us.

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  - Quickbooks®
  - Account Management



**BANK OF AMERICA**  
 PO Box 15284  
 Wilmington, DE 19850

Attention

Account ending in

██████████

Date

April 24, 2023

██████████  
 BY 0425 700 370 11208 #@01 AB 0.507

SERVANTS OF CHRIST COMMUNITY  
 DBA UNIVERSITY HOUSE OF PRAYER (UHOP)  
 2183 COACHMANS DR  
 GERMANTOWN TN 38138-4111

SERVANTS OF CHRIST COMMUNITY and DBA UNIVERSITY HOUSE OF PRAYER (UHOP):

We've made the decision to restrict your deposit account ending in ██████████ in the next 21 days, and close it within 30 days from the date of this letter.

We want to make sure you understand how this change could affect you and what you can expect. Upon review of your account(s) we have determined you're operating in a business type we have chosen not to service at Bank of America. As a result, we've made the decision to close your account listed above. Keep in mind, you may receive a separate notice from us about other accounts you have with us.

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