Wells Fargo Business Choice Checking

August 31, 2020 ■ Page 1 of 5



TIDEWATER CHAPTER VIRGINIA SOCIETY **PO BOX 418** NORFOLK VA 23501-0418

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted

1-800-CALL-WELLS (1-800-225-5935)

TTY: 1-800-877-4833 En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (377) P.O. Box 6995 Portland, OR 97228-6995

Your Business and Wells Fargo

Visit wellsfargoworks.com to explore videos, articles, infographics, interactive tools, and other resources on the topics of business growth, credit, cash flow management, business planning, technology, marketing, and more.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com/biz or call the number above if you have questions or if you would like to add new services.

Business Online Banking	V
Online Statements	1
Business Bill Pay	✓
Business Spending Report	✓
Overdraft Protection	



MINIOR ACCOUNT INFORMATION

We're making important changes to the terms and conditions of several of our accounts. If these changes affect you, a detailed message is included below your transaction detail for each impacted account.

Statement period activity summary	
Beginning balance on 8/1	\$80,873.10
Deposits/Credits	2,844.00
Withdrawals/Debits	- 2,409.19
Ending balance on 8/31	\$81,307.91
Average ledger balance this period	\$80,685.11

Account number: 2018415004678

TIDEWATER CHAPTER VIRGINIA SOCIETY

Virginia account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 051400549

For Wire Transfers use

Routing Number (RTN): 121000248



Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

		\$2.844.00	\$2,409.19	
nce on 8/31				81,307.91
	Merchant Service Merch Dep 200825 8036113911 Tcvscpa	59.00		81,307.91
	Merchant Service Merch Dep 200820 8036113911 Tcvscpa	59.00		81,248.91
	Merchant Service Merch Dep 200818 8036113911 Tcvscpa	229.00		81,189.91
	Merchant Service Merch Dep 200815 8036113911 Tcvscpa	59.00		80,960.91
	Merchant Service Merch Dep 200814 8036113911 Tcvscpa	340.00		
	Merchant Service Merch Dep 200813 8036113911 Tcvscpa	909.00		80,561.91
	Merchant Service Merch Dep 200812 8036113911 Tcvscpa	859.00		
^ 3031	Virginia Society Checkpaymt 03031 000000000000		2,000.00	78,793.91
	Deposit	330.00		80,793.91
	200731 9115899123 Tidewater Ch0000000000			
<	Business to Business ACH Debit - Elavon Mer Svcs Merch Fee		59.99	80,463.91
	Merchant Service Merch Fee 200731 8036113911 Tcvscpa		349.20	
Number	Description	Credits	Debits	balance
Check		Deposits/	Withdrawals/	Ending daily
	^3031	Number Description Merchant Service Merch Fee 200731 8036113911 Tcvscpa < Business to Business ACH Debit - Elavon Mer Svcs Merch Fee 200731 9115899123 Tidewater Ch0000000000 Deposit ^3031 Virginia Society Checkpaymt 03031 000000000000 Merchant Service Merch Dep 200812 8036113911 Tcvscpa Merchant Service Merch Dep 200813 8036113911 Tcvscpa Merchant Service Merch Dep 200814 8036113911 Tcvscpa Merchant Service Merch Dep 200815 8036113911 Tcvscpa Merchant Service Merch Dep 200818 8036113911 Tcvscpa Merchant Service Merch Dep 200820 8036113911 Tcvscpa Merchant Service Merch Dep 200820 8036113911 Tcvscpa Merchant Service Merch Dep 200825 8036113911 Tcvscpa	Number Description Credits Merchant Service Merch Fee 200731 8036113911 Tcvscpa < Business to Business ACH Debit - Elavon Mer Svcs Merch Fee 200731 9115899123 Tidewater Ch0000000000	Number Description Credits Debits Merchant Service Merch Fee 200731 8036113911 Tcvscpa 349.20 Business to Business ACH Debit - Elavon Mer Svcs Merch Fee 200731 9115899123 Tidewater Ch0000000000 59.99 200731 9115899123 Tidewater Ch0000000000 330.00 ^3031 Virginia Society Checkpaymt 03031 000000000000 2,000.00 Merchant Service Merch Dep 200812 8036113911 Tcvscpa 859.00 Merchant Service Merch Dep 200813 8036113911 Tcvscpa 909.00 Merchant Service Merch Dep 200814 8036113911 Tcvscpa 340.00 Merchant Service Merch Dep 200818 8036113911 Tcvscpa 59.00 Merchant Service Merch Dep 200820 8036113911 Tcvscpa 59.00 Merchant Service Merch Dep 200825 8036113911 Tcvscpa 59.00 Merchant Service Merch Dep 200825 8036113911 Tcvscpa 59.00

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

lines of credit, and combined average daily balance from the previous month in eligible Wells Fargo business and commercial loans and lines of credit

Number	Date	Amount		
3031	8/10	2 000 00		

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/01/2020 - 08/31/2020	Standard monthly service fee \$14.00	You paid \$0.00	
How to avoid the monthly service fee	Minimum required	This fee period	
Have any ONE of the following account requirements			
Average ledger balance	\$7,500.00	\$80,685.00 🗹	
· A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 🗆	
 Total number of posted debit card purchases or posted debit card payments of bills in any combination 	10	0 🗆	
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 🗆	
· Combined balance in linked accounts, which may include	\$10,000.00	V	
- Average ledger balance in business checking, savings, and Time Accounts ((Cds)		
- Most recent statement balance in eligible Wells Fargo business credit cards	and		

[^] Converted check: Check converted to an electronic format by your payee or designated representative. Checks converted to electronic format cannot be returned, copied or imaged.

Susiness to Business ACH:If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.



Monthly service fee summary (continued)

How to avoid the monthly service fee

 For complete details on how you can avoid the monthly service fee based on your combined balances please refer to page 10 of the Business Account Fee and Information Schedule at www.wellsfargo.com/biz/fee-information

WX/WX

Minimum required

This fee period

Account transaction fees summary

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Cash Deposited (\$)	0	7,500	0	0.0030	0.00
Transactions	11	200	0	0.50	0.00

Total service charges \$0.00

IMPORTANT ACCOUNT INFORMATION:

Your Wells Fargo Business Choice Checking account is changing.

Effective with the fee period beginning after October 8, 2020, the current options to avoid the \$14 monthly service fee, as displayed in the monthly service fee summary section of this statement above, will no longer be available. Once these changes are effective, the monthly service fee can be avoided with ONE of the following new options each fee period:

- Maintain a \$500 minimum daily balance
- Maintain a \$1,000 average ledger balance

If you do not meet one of the options above, the monthly service fee will be charged for fee periods ending on or after November 9, 2020.

In addition, effective with the fee period beginning after October 8, 2020, other features of your account will change:

- Your account will continue to include 200 Transactions at no charge each fee period. The fee for Transactions over 200 each fee period remains at \$0.50 each.
- The definition of Transactions is changing to include all checks deposited and all withdrawals or debits posted to your account, including paper and electronic, except debit card purchases and debit card payments.

Fee Period: The fee period is the period used to calculate monthly fees. Your statement includes a monthly service fee summary with the dates of the fee period. The monthly service fee summary is also available through Wells Fargo Business Online® or Wells Fargo Mobile®.

What remains the same:

- You can continue to use your debit card.
- The Business Fee and Information Schedule and Deposit Account Agreement, as amended, continue to apply.

If you have questions about these changes, please contact your local banker or call the number listed on this statement.

Thank you for banking with Wells Fargo. We appreciate your business.

Sheet Seq = 0057984 Sheet 00002 of 00003



MPORTANT ACCOUNT INFORMATION

Effective 05/22/2020, the Night Depository Agreement was amended to include: "Deposits placed into the night depository are considered received by us when the bag is removed from the night depository and is available to us for processing. We will credit the deposit to your account no later than the next business day."

No action is required on your part and there is no impact to the current night depository deposit process.



General statement policies for Wells Fargo Bank

■ Notice: Wells Fargo Bank, N.A. may furnish information about accounts belonging to individuals, including sole proprietorships, to consumer reporting agencies. If this applies to you, you have the right to dispute the accuracy of information that we have reported by writing to us at: Overdraft Collections and Recovery, P.O. Box 5058, Portland, OR 97208-5058.

You must describe the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that relates to an identity theft, you will need to provide us with an identity theft report.

Total amount \$

Account Balance Calculation Worksheet	Number	Items Outstanding	Amount
Use the following worksheet to calculate your overall account balance.			
Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement.			
Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.			
 Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in 			
your register but not shown on your statement.			
ENTER			
A. The ending balance			
shown on your statement			
ADD			
3. Any deposits listed in your \$			
register or transfers into			
your account which are not			
shown on your statement. + \$			
\$			
DALOULATE THE OUDTOTAL			
CALCULATE THE SUBTOTAL (Add Parts A and B)			
·			
SUBTRACT			
C. The total outstanding checks and			
withdrawals from the chart above			
CALCULATE THE ENDING BALANCE			
(Part A + Part B - Part C)			
This amount should be the same			
as the current balance shown in			

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