

Wells Fargo Business Choice Checking

September 30, 2020 ■ Page 1 of 5

**WELLS
FARGO**

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
Online Statements
Business Bill Pay
Business Spending Report
Overdraft Protection



IMPORTANT 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 9/1	\$81,307.91
Deposits/Credits	1,190.00
Withdrawals/Debits	- 1,505.31
Ending balance on 9/30	\$80,992.60
Average ledger balance this period	\$80,224.17

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

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/1	<	Business to Business ACH Debit - Elavon Mer Svcs Merch Fee 200831 9115899123 Tidewater Ch0000000000		10.00	
9/1	^ 3032	Virginia Society Checkpaymt 03032 000000000000		1,120.00	80,177.91
9/2		Merchant Service Merch Fee 200831 8036113911 Tcvscpa		87.31	80,090.60
9/21		Recurring Payment authorized on 09/20 Smk*SurveyMonkey.C 971-2445555 CA S300264614158334 Card 9736		288.00	79,802.60
9/24		Merchant Service Merch Dep 200923 8036113911 Tcvscpa	170.00		79,972.60
9/25		Merchant Service Merch Dep 200924 8036113911 Tcvscpa	850.00		80,822.60
9/28		Merchant Service Merch Dep 200925 8036113911 Tcvscpa	170.00		80,992.60
Ending balance on 9/30					80,992.60
Totals			\$1,190.00	\$1,505.31	

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.

^ **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.

< **Business 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.

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

Number	Date	Amount
3032	9/1	1,120.00

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 09/01/2020 - 09/30/2020	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	\$80,224.00 <input checked="" type="checkbox"/>
· A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	1 <input type="checkbox"/>
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 <input type="checkbox"/>
· Combined balance in linked accounts, which may include	\$10,000.00	<input checked="" type="checkbox"/>
- Average ledger balance in business checking, savings, and Time Accounts (Cds)		
- Most recent statement balance in eligible Wells Fargo business credit cards and lines of credit, and combined average daily balance from the previous month in eligible Wells Fargo business and commercial loans and lines of credit		
- 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		

Account transaction fees summary

<i>Service charge description</i>	<i>Units used</i>	<i>Units included</i>	<i>Excess units</i>	<i>Service charge per excess units (\$)</i>	<i>Total service charge (\$)</i>
Cash Deposited (\$)	0	7,500	0	0.0030	0.00
Transactions	5	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.

**IMPORTANT ACCOUNT INFORMATION**

Effective June 1, 2020, the Deposit Account Agreement has been updated.

In the section of the Deposit Account Agreement titled "Available balance, posting order, and overdrafts," the second bullet of the paragraph titled "Then, we sort your transactions into categories before we process them" under the subsection titled "How do we



process (post) transactions to your account?" is deleted and replaced with the following: "Then, we process withdrawals/payments we have previously authorized and cannot return unpaid, such as debit card purchases, ATM withdrawals, account transfers, Online Bill Pay transactions, and teller-cashed checks. If we receive more than one of these transactions for payment from your account, we will generally sort and pay them based on the date and time you conducted the transactions. For a debit card transaction, if a merchant does not seek authorization from the Bank at the time of the transaction or you conducted the transaction more than 10 business days before we receive it for payment, we will use the date the transaction is received for payment from your account. For some transactions, such as Online Bill Pay transactions or teller-cashed checks, the time may be assigned by our systems and may vary from the time it was conducted. Multiple transactions that have the same time will be sorted and paid from lowest to highest dollar amount."

For questions, please call the number listed on your statement.

IMPORTANT ACCOUNT INFORMATION

Regulation D and Wells Fargo withdrawal and transfer restrictions on all savings accounts have been discontinued.

The Federal Reserve Board recently removed Regulation D's six transaction limit on certain withdrawals and transfers from savings accounts, and allowed banks to suspend enforcement of that limit at each bank's discretion. Your Deposit Account Agreement states that both Regulation D and Wells Fargo limit certain types of withdrawals and transfers from a savings account to a combined total of six per monthly fee period. This message is to advise you that these limits were removed in May 2020. We have also discontinued charging the related excess activity fees, and have ceased account conversions and account closures related to the six withdrawal or transfer limit.

While it will take a period of time to update our disclosures and other materials, the changes described above apply to your account immediately and allow you to make withdrawals and transfers, including online and mobile, from your savings account without regard to the previous limit of six transactions. If you have any questions about your account, please call the phone number at the top of your statement or visit your Wells Fargo branch.

■ **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.

1. Use the following worksheet to calculate your overall account balance.
2. 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.
3. 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.

A. The ending balance
shown on your statement \$

B. Any deposits listed in your	\$	_____
register or transfers into	\$	_____
your account which are not	\$	_____
shown on your statement.	+ \$	_____
..... TOTAL	\$	_____

(Add Parts A and B)

.....TOTAL \$

C. The total outstanding checks and withdrawals from the chart above - \$

(Part A + Part B - Part C)

This amount should be the same as the current balance shown in your check register \$.

[illegible]