Wells Fargo Business Choice Checking

June 30, 2020 ■ Page 1 of 4



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	

Statement period activity summary

Beginning balance on 6/1 \$43,601.36 Deposits/Credits 31,830.00 Withdrawals/Debits - 2,461.73 \$72,969.63 Ending balance on 6/30 Average ledger balance this period \$63,747.78

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

Totals			\$31,830.00	\$2,461.73	
Ending bala	nce on 6/30				72,969.63
		200627 9115899123 Tidewater Ch0000000000			
6/29	<	Business to Business ACH Debit - Elavon Mer Svcs Merch Dep		990.00	72,969.63
6/29		Merchant Service Merch Dep 200626 8036113911 Tcvscpa	1,650.00		
6/22	3028	Check		175.00	72,309.63
6/22		Merchant Service Merch Dep 200619 8036113911 Tcvscpa	6,765.00		
6/15		Deposit	825.00		65,719.63
6/11		Merchant Service Merch Dep 200609 8036113911 Tcvscpa	5,925.00		64,894.63
6/4		Deposit	1,485.00		58,969.63
6/4		Merchant Service Merch Dep 200602 8036113911 Tcvscpa	15,180.00		
6/2		Merchant Service Merch Fee 200531 8036113911 Tcvscpa		978.05	42,304.63
		Chapter Virg			
6/2		Harland Clarke Check/Acc. 060120 00687707575482 Tidewater		31.65	
		200531 9115899123 Tidewater Ch000000000			
6/1	<	Business to Business ACH Debit - Elavon Mer Svcs Merch Fee		287.03	43,314.33
Date	Number	Description	Credits	Debits	balance
	Check		Deposits/	Withdrawals/	Ending daily

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)

Number	Date	Amount
3028	6/22	175.00

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) 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 06/01/2020 - 06/30/2020	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	\$63,748.00 🗹	
· A qualifying transaction from a linked Wells Fargo Merchant Services accoun	t 1	0 🗆	
 Total number of posted debit card purchases or posted debit card payments bills in any combination 	of 10	0 🗆	
- Enrollment in a linked Direct Pay service through Wells Fargo Business Onlir	ne 1	0 🗆	
· Combined balances in linked accounts, which may include	\$10,000.00	V	
- Average ledger balances in business checking, savings, and time accounts	5		

- Machine decounts
- Most recent statement balance in eligible Wells Fargo business credit cards and lines of credit, and combined average daily balances 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

WX/WX

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.



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	13	200	0	0.50	0.00

Total service charges \$0.00



We're updating our Online Access Agreement effective September 30, 2020. To see what is changing, please visit wellsfargo.com/online-banking/updates.

Effective June 20, 2020, we are updating the Funds Availability Policy in our Deposit Account Agreement as follows:

In the "Longer delays may apply" section, when a longer delay applies, we are making the following changes:

- The amount of your deposit that may be available on the first business day after the day of your deposit is increasing from \$200 to \$225.
- We are changing the check deposit amount exception that may lead to a delay of generally no more than seven business days from "You deposit checks totaling more than \$5,000 on any one day" to "You deposit checks totaling more than \$5,525 on any one day."

In the "Special rules for new accounts" section, setting forth special rules that apply during the first 30 days your account is open, we are updating the amounts in the two bullets in the second paragraph from \$5,000 to \$5,525 and from \$200 to \$225 as follows:

- The first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit.
- The excess over \$5,525 and funds from all other check deposits will be available on the seventh business day after the day of your deposit. The first \$225 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.

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.

Reminder: Wells Fargo charges a \$5 fee for each Wells Fargo Debit, ATM, or EasyPay Card transaction at non-Wells Fargo ATMs outside of the U.S. or U.S. territories. Fees from non-Wells Fargo ATM owner/operators may also apply. These fees may not be applicable to all customers and may vary depending on the type of account you have. For more details, refer to the applicable fee disclosures for your account.

Effective August 17, 2020, the fee for stop payment requests on checks drawn on your account, or on pre-authorized (Automated Clearing House) items, will be \$31 per item. The fee may not be applicable to all customers depending on the type of account you have. For more details, refer to the Fee and Information Schedule applicable to your account.

Sheet Seq = 0017420 Sheet 00002 of 00002



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 \$

Acc	ount Balance Calculation Worksheet	Number	Items Outstanding	Amount
1. L	lse 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. 				
3. Use the chart to the right to list any deposits, transfers to your account,				
W	utstanding checks, ATM withdrawals, ATM payments or any other vithdrawals (including any from previous months) which are listed in our register but not shown on your statement.			
ENT				
	he ending balance nown on your statement			
51	Iowii on your statement			
ADD				
В. А	ny deposits listed in your \$			
re	ny deposits listed in your \$ egister or transfers into \$			
	our account which are not \$			
sł	nown on your statement. + \$			
	CULATE THE SUBTOTAL			
(A	Add Parts A and B)			
	TOTAL \$			
elib.	TRACT			
	he total outstanding checks and			
	ithdrawals from the chart above \$			
	<u> </u>			
CAL	CULATE THE ENDING BALANCE			
,	Part A + Part B - Part C)			
	his amount should be the same			
	s the current balance shown in			
vo	our check register	1		