# **Business High Yield Savings**

May 31, 2021 ■ Page 1 of 3



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

#### **Questions?**

Available by phone 24 hours a day, 7 days a week: We accept all relay calls, including 711

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

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

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# **Y** IMPORTANT ACCOUNT INFORMATION

The following dedicated text telephone/telecommunication device for the deaf (TTY/TDD) lines are being retired on March 5, 2021: 800-877-4833, 800-419-2265 and 800-600-4833. We accept relay-assisted calls, including calls from the 711 service, when customers call any Wells Fargo customer service toll-free phone number. Wells Fargo will continue to provide excellent service to our deaf or hard of hearing customers and customers with speech disorders.

#### Statement period activity summary

Beginning balance on 5/1 \$83,888.30 Deposits/Credits 0.72 Withdrawals/Debits Ending balance on 5/31 \$83,889.02

Account number: 2000024663858

**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

#### **Interest summary**

Interest paid this statement \$0.72 Average collected balance \$83,888.30 Annual percentage yield earned 0.01% Interest earned this statement period \$0.71 Interest paid this year \$3.47



		Deposits/	Withdrawals/	Ending daily
Date	Description	Credits	Debits	balance
5/28	Interest Payment	0.72		83,889.02
Ending	balance on 5/31			83,889.02
Totals		\$0.72	\$0.00	

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.

#### 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 05/01/2021 - 05/31/2021	Standard monthly service fee \$10.00	You paid \$0.00	
How to avoid the monthly service fee	Minimum required	This fee period	
Have any <b>ONE</b> of the following account requirements  Minimum daily balance	\$8,000.00	\$83,888.30	

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.

#### **Account transaction fees summary**

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Deposited Items	0	20	0	0.50	0.00
Cash Deposited (\$)	0	5,000	0	0.0030	0.00

Total service charges \$0.00

#### Other Wells Fargo Benefits

Our National Business Banking Center customer service number 1-800-CALL-WELLS (1-800-225-5935) hours of operation have temporarily changed to 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Saturday and Sunday 9:00 a.m. to 10:00 p.m. Eastern Time. Access to our automated banking system, the ability to report a fraud claim on your business credit or debit card, and access to report a lost or stolen business card will continue to be available 24 hours a day, 7 days per week. Thank you for banking with Wells Fargo. We appreciate your business.



### 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
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 an any service charges, automatic payments or ATM transactions withdra			
from your account during this statement period.	WII		
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			
B. Any deposits listed in your \$			
register or transfers into \$ your account which are not \$			
your account which are not \$shown on your statement. + \$			
*			
CALCULATE THE SUBTOTAL			
(Add Parts A and B)			
101AL Φ			
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			
your check register			

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# **Business High Yield Savings**

June 30, 2021 ■ Page 1 of 4



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

#### **Questions?**

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En español: 1-877-337-7454

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# **Y** IMPORTANT ACCOUNT INFORMATION

The following dedicated text telephone/telecommunication device for the deaf (TTY/TDD) lines are being retired on March 5, 2021: 800-877-4833, 800-419-2265 and 800-600-4833. We accept relay-assisted calls, including calls from the 711 service, when customers call any Wells Fargo customer service toll-free phone number. Wells Fargo will continue to provide excellent service to our deaf or hard of hearing customers and customers with speech disorders.

#### Statement period activity summary

Beginning balance on 6/1 \$83,889.02 Deposits/Credits 0.69 Withdrawals/Debits Ending balance on 6/30 \$83,889.71

Account number: 2000024663858

**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

#### **Interest summary**

Interest paid this statement \$0.69 Average collected balance \$83,889.02 Annual percentage yield earned 0.01% Interest earned this statement period \$0.69 Interest paid this year \$4.16



		Deposits/	Withdrawals/	Ending daily
Date	Description	Credits	Debits	balance
6/30	Interest Payment	0.69		83,889.71
Ending	balance on 6/30			83,889.71
Totals		\$0.69	\$0.00	

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.

#### 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 06/01/2021 - 06/30/2021	Standard monthly service fee \$10.00	You paid \$0.00	
How to avoid the monthly service fee	Minimum required	This fee period	
Have any ONE of the following account requirements			
Minimum daily balance	\$8,000.00	\$83,889.02	
YP/YP			

#### **Account transaction fees summary**

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Deposited Items	0	20	0	0.50	0.00
Cash Deposited (\$)	0	5,000	0	0.0030	0.00
Total service charges					\$0.00

#### Other Wells Fargo Benefits

Our National Business Banking Center customer service number 1-800-CALL-WELLS (1-800-225-5935) hours of operation have temporarily changed to 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Saturday and Sunday 9:00 a.m. to 10:00 p.m. Eastern Time. Access to our automated banking system, the ability to report a fraud claim on your business credit or debit card, and access to report a lost or stolen business card will continue to be available 24 hours a day, 7 days per week. Thank you for banking with Wells Fargo. We appreciate your business.



Effective September 1, 2021, the non-Wells Fargo ATM balance inquiry fee will increase from \$2.00 to \$2.50, and the non-Wells Fargo ATM transfer fee will increase from \$2.00 to \$2.50. To avoid these fees, monitor your balances and transfer money by accessing Wells Fargo ATMs, calling the number on the back of your card, and using Wells Fargo Online® or the Wells Fargo Mobile® app. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may 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 Wells Fargo Fee and Information Schedule for your Account.

Effective May 28, 2021, the following fees were eliminated and there is no longer a charge for these services: audit confirmation, credit inquiry, coin deposited per bag, and document copy. Thank you for banking with Wells Fargo. We appreciate your business.



Amount

### General statement policies for Wells Fargo Bank

**Account Balance Calculation Worksheet** 

■ 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.

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

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.

**Items Outstanding** 

2.	Go through your register and mark each check, with	drawal, ATM			
	transaction, payment, deposit or other credit listed of	,			
	Be sure that your register shows any interest paid in any service charges, automatic payments or ATM tr	-			
	from your account during this statement period.				
3.	Use the chart to the right to list any deposits, transferoutstanding checks, ATM withdrawals, ATM payment	•			
	withdrawals (including any from previous months) w your register but not shown on your statement.	hich are listed in			
	your register but not shown on your statement.				
ΕN	ITER				
Α.	The ending balance				
	shown on your statement	\$			
			_		
Αſ					
В.	Any deposits listed in your	\$	_		
	register or transfers into	\$			
	your account which are not	\$			
	shown on your statement. +	\$			

Number

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	
your check register	\$

..... † TOTAL \$

CALCULATE THE SUBTOTAL (Add Parts A and B)

**SUBTRACT** 

Total amount \$	

# **Business High Yield Savings**

July 31, 2021 ■ Page 1 of 4



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

#### Questions?

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#### Statement period activity summary

Beginning balance on 7/1 \$83,889.71 Deposits/Credits 0.71 Withdrawals/Debits - 0.00 Ending balance on 7/31 \$83,890.42

Account number: 2000024663858

#### **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

#### Interest summary

Interest paid this statement \$0.71 Average collected balance \$83,889.71 Annual percentage yield earned 0.01% Interest earned this statement period \$0.71 Interest paid this year \$4.87



Ending Totals	balance on 7/31	\$0.71	\$0.00	83,890.42
7/30	Interest Payment	0.71		83,890.42
Date	Description	Credits	Debits	balance
		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.

#### 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.

Standard monthly service fee \$10.00	You paid \$0.00	
Minimum required	This fee period	
\$8,000.00	\$83,889.71	
	•	

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.

#### **Account transaction fees summary**

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Deposited Items	0	20	0	0.50	0.00
Cash Deposited (\$)	0	5,000	0	0.0030	0.00

Total service charges \$0.00

### Other Wells Fargo Benefits

Our National Business Banking Center customer service number 1-800-CALL-WELLS (1-800-225-5935) hours of operation have temporarily changed to 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Saturday and Sunday 9:00 a.m. to 10:00 p.m. Eastern Time. Access to our automated banking system, the ability to report a fraud claim on your business credit or debit card, and access to report a lost or stolen business card will continue to be available 24 hours a day, 7 days per week. Thank you for banking with Wells Fargo. We appreciate your business.



Effective September 1, 2021, the non-Wells Fargo ATM balance inquiry fee will increase from \$2.00 to \$2.50, and the non-Wells Fargo ATM transfer fee will increase from \$2.00 to \$2.50. To avoid these fees, monitor your balances and transfer money by accessing Wells Fargo ATMs, calling the number on the back of your card, and using Wells Fargo Online® or the Wells Fargo Mobile® app. Availability



may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may 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 Wells Fargo Fee and Information Schedule for your Account.



#### General statement policies for Wells Fargo Bank

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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.

Account	Ralance	Calculation	Worksheet

- 1. 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.

E١	ITER		
Α.	The ending balance		
	shown on your statement	\$	
ΑC	DD .		
В.	Any deposits listed in your	\$	
	register or transfers into	\$	
	your account which are not	\$	
	shown on your statement. +	\$	
	TOTAL	\$	
CA	ALCULATE THE SUBTOTAL		
	(Add Parts A and B)		
	TOTAL	\$	
sι	IBTRACT		
C.	The total outstanding checks and		
	withdrawals from the chart above	\$	
CA	ALCULATE THE ENDING BALANCE		
	(Part A + Part B - Part C)		
	This amount should be the same		
	as the current balance shown in		
	your check register	\$.	•

Number	Items Outstanding	Amount
	Total amount \$	

# **Business High Yield Savings**

August 31, 2021 ■ Page 1 of 4



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

#### **Questions?**

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We're making important changes to the terms and conditions of some of our accounts. If these changes affect you, they will be included in the Important Account Information section associated with your specific account.

#### Statement period activity summary

 Beginning balance on 8/1
 \$83,890.42

 Deposits/Credits
 0.71

 Withdrawals/Debits
 - 0.00

 Ending balance on 8/31
 \$83,891.13

Account number: 2000024663858

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

#### **Interest summary**

Interest paid this statement \$0.71

Average collected balance \$83,890.42

Annual percentage yield earned 0.01%

Interest earned this statement period \$0.71

Interest paid this year \$5.58



		Deposits/	Withdrawals/	Ending daily
Date	Description	Credits	Debits	balance
8/31	Interest Payment	0.71		83,891.13
Ending	balance on 8/31			83,891.13
Totals		\$0.71	\$0.00	

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.

#### 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 08/01/2021 - 08/31/2021	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
Minimum daily balance	\$8,000.00	\$83,890.42
YP/YP		

#### **Account transaction fees summary**

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Deposited Items	0	20	0	0.50	0.00
Cash Deposited (\$)	0	5,000	0	0.0030	0.00

Total service charges \$0.00

#### **Important Account Information**

Your Business High Yield Savings account is changing.

**Effective November 15, 2021,** your Business High Yield Savings account will be converted to a Business Market Rate Savings account. **Effective with the fee period beginning after October 16, 2021,** the monthly service fee will decrease from \$10 to \$5. The \$5 monthly service fee can be avoided with ONE of the following options each fee period:

- Maintain a \$300 minimum daily balance
- A total amount of \$25 or more of automatic transfers from a Wells Fargo business checking account into this savings account 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 15, 2021

**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:

- Your account number will remain the same.
- 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.



#### Other Wells Fargo Benefits

Our National Business Banking Center customer service number 1-800-CALL-WELLS (1-800-225-5935) hours of operation have temporarily changed to 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Saturday and Sunday 9:00 a.m. to 10:00 p.m. Eastern Time. Access to our automated banking system, the ability to report a fraud claim on your business credit or debit card, and access to report a lost or stolen business card will continue to be available 24 hours a day, 7 days per week. Thank you for banking with Wells Fargo. We appreciate your business.



We are updating the Deposit Account Agreement ("Agreement") dated May 28, 2021. Effective August 9, 2021, in the section of the Agreement titled "Closing Accounts," the subsection "Closing your account if the balance is zero" is deleted and replaced with the following:

Accounts with a zero balance will continue to be charged applicable fees (like the monthly service fee) until you request to close your account. We may close an account (except analyzed business accounts) with a zero balance on the fee period ending date or at month end without prior notification to you. Once an account is closed (either by you or us), no fees will be assessed on the account.

- To prevent closure by us, an account with a zero balance must have a qualifying transaction posted within the last two months of the most recent fee period ending date. IOLTA and RETA accounts require a qualifying transaction within ten months of the most recent fee period ending date.
- Examples of qualifying transactions are deposits and withdrawals made at a branch, ATM, online, mobile, or via telephone; one-time and recurring transfers made at a branch, ATM, online, mobile, or via telephone; automatic or electronic deposits, such as from payroll or government benefits; automatic or electronic payments, including Bill Pay; one-time and recurring purchases or payments made using a card or mobile device; and checks paid from the account. IOLTA and RETA accounts are not eligible for ATM cards or debit cards.
- Bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions that will prevent closure of an account with a zero balance.

All other aspects of the Agreement remain the same. If there is a conflict between the updated language above and the Agreement, the updated language will control. The most recent Deposit Account Agreement and related addenda are located online at wellsfargo.com/online-banking/consumer-account-fees.



Amount

#### General statement policies for Wells Fargo Bank

**Account Balance Calculation Worksheet** 

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

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.

**Items Outstanding** 

2.	Go through your register and mark each check, withdraw transaction, payment, deposit or other credit listed on yo Be sure that your register shows any interest paid into you	our statement.		
	any service charges, automatic payments or ATM transafrom your account during this statement period.			
2	Lies the chart to the right to list any deposite transfers to			
э.	Use the chart to the right to list any deposits, transfers to outstanding checks, ATM withdrawals, ATM payments o	•		
	withdrawals (including any from previous months) which your register but not shown on your statement.	are listed in		
	your register but not shown on your statement.			
ΕN	ITER			
Α.	The ending balance			
	shown on your statement			
ΑC	OD .			
В.	Any deposits listed in your \$			
	register or transfers into \$			
	your account which are not \$			
	shown on your statement. + \$			

Number

# 

......total \$

..... TOTAL \$

CALCULATE THE SUBTOTAL (Add Parts A and B)

C. The total outstanding checks and

**SUBTRACT** 

Total amount \$		
Total amount \$		
	Total amount \$	

# **Business High Yield Savings**

September 30, 2021 ■ Page 1 of 4



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#### Revised USPS service standards effective 10/1/21

Effective October 1, 2021, the United States Postal Service (USPS) has revised its service standards for certain First-Class Mail items, resulting in a delivery window of up to five days. Please note this may delay your receipt of mail from us and our receipt of mail from you. Please take this change into account when mailing items to us via USPS.

Consider signing into Wells Fargo Online® for quicker access to your account information.

We're making important changes to the terms and conditions of some of our accounts. If these changes affect you, they will be included in the Important Account Information section associated with your specific account.

Statement period activity summary

 Beginning balance on 9/1
 \$83,891.13

 Deposits/Credits
 0.69

 Withdrawals/Debits
 - 0.00

 Ending balance on 9/30
 \$83,891.82

Account number: 2000024663858

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



#### **Interest summary**

Interest paid this statement \$0.69

Average collected balance \$83,891.13

Annual percentage yield earned 0.01%

Interest earned this statement period \$0.69

Interest paid this year \$6.27

#### **Transaction history**

Date	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/30	Interest Payment	0.69		83,891.82
Ending	balance on 9/30			83,891.82
Totals		\$0.69	\$0.00	

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.

#### 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 09/01/2021 - 09/30/2021	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
Minimum daily balance	\$8,000.00	\$83,891.13
YP/YP		

### **Account transaction fees summary**

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Deposited Items	0	20	0	0.50	0.00
Cash Deposited (\$)	0	5,000	0	0.0030	0.00

Total service charges \$0.00

#### **Important Account Information**

Your Business High Yield Savings account is changing.

**Effective November 15, 2021,** your Business High Yield Savings account will be converted to a Business Market Rate Savings account. **Effective with the fee period beginning after October 16, 2021,** the monthly service fee will decrease from \$10 to \$5. The \$5 monthly service fee can be avoided with ONE of the following options each fee period:

- Maintain a \$300 minimum daily balance
- A total amount of \$25 or more of automatic transfers from a Wells Fargo business checking account into this savings account



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 15, 2021.

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:

- Your account number will remain the same.
- 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.

#### Other Wells Fargo Benefits

Our National Business Banking Center customer service number 1-800-CALL-WELLS (1-800-225-5935) hours of operation have temporarily changed to 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Saturday and Sunday 9:00 a.m. to 10:00 p.m. Eastern Time. Access to our automated banking system, the ability to report a fraud claim on your business credit or debit card, and access to report a lost or stolen business card will continue to be available 24 hours a day, 7 days per week. Thank you for banking with Wells Fargo. We appreciate your business.



We are updating the Deposit Account Agreement ("Agreement") dated May 28, 2021. Effective August 9, 2021, in the section of the Agreement titled "Closing Accounts," the subsection "Closing your account if the balance is zero" is deleted and replaced with the following:

Accounts with a zero balance will continue to be charged applicable fees (like the monthly service fee) until you request to close your account. We may close an account (except analyzed business accounts) with a zero balance on the fee period ending date or at month end without prior notification to you. Once an account is closed (either by you or us), no fees will be assessed on the account.

- To prevent closure by us, an account with a zero balance must have a qualifying transaction posted within the last two months of the most recent fee period ending date. IOLTA and RETA accounts require a qualifying transaction within ten months of the most recent fee period ending date.
- Examples of qualifying transactions are deposits and withdrawals made at a branch, ATM, online, mobile, or via telephone; one-time and recurring transfers made at a branch, ATM, online, mobile, or via telephone; automatic or electronic deposits, such as from payroll or government benefits; automatic or electronic payments, including Bill Pay; one-time and recurring purchases or payments made using a card or mobile device; and checks paid from the account. IOLTA and RETA accounts are not eligible for ATM cards or debit cards.
- Bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions that will prevent closure of an account with a zero balance.

All other aspects of the Agreement remain the same. If there is a conflict between the updated language above and the Agreement, the updated language will control. The most recent Deposit Account Agreement and related addenda are located online at wellsfargo.com/online-banking/consumer-account-fees.

Sheet Seq = 0023716 Sheet 00002 of 00002



Amount

### General statement policies for Wells Fargo Bank

**Account Balance Calculation Worksheet** 

(Add Parts A and B)

**SUBTRACT** 

■ 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.

**Items Outstanding** 

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.	
ΕN	TER	
Α.	The ending balance	
	shown on your statement	
ΑC		
В.	Any deposits listed in your \$	
	register or transfers into \$	
	your account which are not \$	
	shown on your statement. + \$	
	TOTAL \$	
CA	LCULATE THE SUBTOTAL	+

Number

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	
your check register	\$

..... TOTAL \$

Total amount \$	

# **Business High Yield Savings**

October 31, 2021 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: We accept all relay calls, including 711

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

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.



#### Revised USPS service standards effective 10/1/21

Effective October 1, 2021, the United States Postal Service (USPS) has revised its service standards for certain First-Class Mail items, resulting in a delivery window of up to five days. Please note this may delay your receipt of mail from us and our receipt of mail from you. Please take this change into account when mailing items to us via USPS.

Consider signing into Wells Fargo Online® for quicker access to your account information.

We're making important changes to the terms and conditions of some of our accounts. If these changes affect you, they will be included in the Important Account Information section associated with your specific account.

#### Statement period activity summary

Beginning balance on 10/1 \$83,891.82 Deposits/Credits 0.71 Withdrawals/Debits - 0.00 Ending balance on 10/31 \$83,892.53

Account number: 2000024663858

**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



#### Interest summary

Interest paid this statement \$0.71

Average collected balance \$83,891.82

Annual percentage yield earned 0.01%

Interest earned this statement period \$0.71

Interest paid this year \$6.98

#### **Transaction history**

Date	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
10/29	Interest Payment	0.71		83,892.53
Ending I	balance on 10/31			83,892.53
Totals		\$0.71	\$0.00	

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.

#### 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 10/01/2021 - 10/31/2021	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements  Minimum daily balance	\$8,000.00	\$83,891.82

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.

# **Account transaction fees summary**

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Deposited Items	0	20	0	0.50	0.00
Cash Deposited (\$)	0	5,000	0	0.0030	0.00

Total service charges \$0.00

#### **Important Account Information**

Your Business High Yield Savings account is changing.

Effective November 15, 2021, your Business High Yield Savings account will be converted to a Business Market Rate Savings account. Effective with the fee period beginning after October 16, 2021, the monthly service fee will decrease from \$10 to \$5. The \$5

monthly service fee can be avoided with ONE of the following options each fee period:



- Maintain a \$300 minimum daily balance
- A total amount of \$25 or more of automatic transfers from a Wells Fargo business checking account into this savings account 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 15, 2021.

**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:

- Your account number will remain the same.
- 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.

#### Other Wells Fargo Benefits

Our National Business Banking Center customer service number 1-800-CALL-WELLS (1-800-225-5935) hours of operation have temporarily changed to 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Saturday and Sunday 9:00 a.m. to 10:00 p.m. Eastern Time. Access to our automated banking system, the ability to report a fraud claim on your business credit or debit card, and access to report a lost or stolen business card will continue to be available 24 hours a day, 7 days per week. Thank you for banking with Wells Fargo. We appreciate your business.



#### 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.

■ If your account has a negative balance: Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect any automatic payments you receive. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

#### **Account Balance Calculation Worksheet**

- 1. 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.

	HER	
Α.	The ending balance	
	shown on your statement	\$
ΑC	OD.	
D	Any deposits listed in your	\$
Ь.	register or transfers into	\$ \$
	•	·
	your account which are not	\$
	shown on your statement. +	\$
	TOTAL	\$
C/	ALCULATE THE SUBTOTAL	
	(Add Parts A and B)	
	тотаl	\$
sι	IBTRACT	
C.	The total outstanding checks and	
	withdrawals from the chart above	\$
C/	ALCULATE THE ENDING BALANCE	
	(Part A + Part B - Part C)	
	This amount should be the same	
	as the current balance shown in	

Number	Items Outstanding	Amount
	Total amour	

# **Business Market Rate Savings**

November 30, 2021 ■ Page 1 of 3



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

#### Questions?

Available by phone 24 hours a day, 7 days a week: We accept all relay calls, including 711 1-800-CALL-WELLS (1-800-225-5935)

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

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Statement period activity summary	
Beginning balance on 11/1	\$83,892.53
Deposits/Credits	0.69
Withdrawals/Debits	- 0.00
Ending balance on 11/30	\$83,893.22

Account number: 2000024663858 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

Interest of the beauty	
Interest summary	

Interest paid this statement	\$0.69
Average collected balance	\$83,892.70
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.69
Interest paid this year	\$7.67



Date	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
11/15	Interest Payment	0.33		83,892.86
11/30	Interest Payment	0.36		83,893.22
Ending b	balance on 11/30			83,893.22
Totals		\$0.69	\$0.00	

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.

#### 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 11/01/2021 - 11/30/2021	Standard monthly service fee \$5.00	You paid \$0.00
How to avoid the monthly service fee  Have any ONE of the following account requirements	Minimum required	This fee period
Minimum daily balance	\$300.00	\$83,892.53 +
<ul> <li>Total automatic transfers from an eligible Wells Fargo business checking account</li> </ul>	\$25.00	\$0.00
YC/YC		

### Account transaction fees summary

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Deposited Items	0	20	0	0.50	0.00
Cash Deposited (\$)	0	5,000	0	0.0030	0.00

Total service charges \$0.00

### Other Wells Fargo Benefits

Our National Business Banking Center customer service number 1-800-CALL-WELLS (1-800-225-5935) hours of operation have temporarily changed to 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Saturday and Sunday 9:00 a.m. to 10:00 p.m. Eastern Time. Access to our automated banking system, the ability to report a fraud claim on your business credit or debit card, and access to report a lost or stolen business card will continue to be available 24 hours a day, 7 days per week. Thank you for banking with Wells Fargo. We appreciate your business.



#### 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.

• If your account has a negative balance: Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect any automatic payments you receive. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

#### Account Balance Calculation Worksheet

- 1. 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		
B. Any deposits listed in your register or transfers into your account which are not shown on your statement.	\$ \$ + \$	
	TOTAL \$	
CALCULATE THE SUBTOTAL (Add Parts A and B)		
	TOTAL \$	
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 your check register	\$	

Number	Items Outstanding	Amount
	Total amour	nt \$

# **Business Market Rate Savings**

December 31, 2021 ■ 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: We accept all relay calls, including 711 1-800-CALL-WELLS (1-800-225-5935)

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 wellsfargo.com/digitalbusinessresources to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

\$8.39

Statement period activity summary	
Beginning balance on 12/1	\$83,893.22
Deposits/Credits	0.72
Withdrawals/Debits	- 0.00
Ending balance on 12/31	\$83,893.94

Account number: 2000024663858 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

Interest summary	
Interest paid this statement	\$0.72
Average collected balance	\$83,893.22
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.72

Interest paid this year



Date	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
12/31	Interest Payment	0.72		83,893.94
Ending b	palance on 12/31			83,893.94
Totals		\$0.72	\$0.00	

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.

#### 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 12/01/2021 - 12/31/2021	Standard monthly service fee \$5.00	You paid \$0.00
How to avoid the monthly service fee  Have any ONE of the following account requirements	Minimum required	This fee period
Minimum daily balance	\$300.00	\$83,893.22 √
<ul> <li>Total automatic transfers from an eligible Wells Fargo business checking account</li> </ul>	\$25.00	\$0.00
YC/YC		

# Account transaction fees summary

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Deposited Items	0	20	0	0.50	0.00
Cash Deposited (\$)	0	5,000	0	0.0030	0.00

Total service charges \$0.00

#### Other Wells Fargo Benefits

Our National Business Banking Center customer service number 1-800-CALL-WELLS (1-800-225-5935) hours of operation have temporarily changed to 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Saturday and Sunday 9:00 a.m. to 10:00 p.m. Eastern Time. Access to our automated banking system, the ability to report a fraud claim on your business credit or debit card, and access to report a lost or stolen business card will continue to be available 24 hours a day, 7 days per week. Thank you for banking with Wells Fargo. We appreciate your business.



# **Y** IMPORTANT ACCOUNT INFORMATION

Periodically, it is necessary to update selected sections of the disclosures you received when you opened your account. These updates provide you with the most up to date account information and are very important; so please review this information carefully and feel free to contact us with any questions or concerns.

We are updating the Deposit Account Agreement ("Account Agreement") dated October 15, 2021. Effective February 15, 2022, the following applies to wire transfers transactions: the section titled "Funds Transfer Services" has revisions to the introductory paragraph, we added subsections titled "Funds Transfer Security Procedure" and "Rejecting a Funds Transfer Request", and the subsection titled "Your duty to report unauthorized or erroneous funds transfers" has been revised.

If you are enrolled in Wells Fargo Online®, Wells Fargo Business Online®, Wells Fargo Mobile®, or Wells Fargo Advisors® online services, you reviewed and accepted our Online Access Agreement ("OAA") when you enrolled in those services. We have added a new section 15(c) Transfers Security Procedures (Business Customers and Online Wire Transfers) to the OAA to provide more clarity regarding the security procedures that apply to certain online transactions and the various addenda agreements. The updated version of the OAA will go into effect on February 15, 2022.

No, you don't need to take any action. This notice is simply to let you know that certain terms in the Account Agreement and the OAA have been updated. Your continued use of your account and, if enrolled, in the above online services will be your acceptance to these updated terms. Please review the Account Agreement and OAA, and only continue to use the above online services if you agree to all terms.

For more details, please access the Consumer Account Addenda at www.wellsfargo.com/online-banking/consumer-account-fees/ or the complete OAA at www.wellsfargo.com/online-banking/online-access-agreement/upcoming.



#### 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.

• If your account has a negative balance: Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect any automatic payments you receive. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

#### Account Balance Calculation Worksheet

- 1. 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	
B. Any deposits listed in your	\$
register or transfers into	\$
your account which are not shown on your statement. +	\$
Showhon your statement.	Ψ
TOTAL	\$
CALCULATE THE SUBTOTAL (Add Parts A and B)	
. TOTAL	\$
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 your check register	\$

Number	Items Outstanding	Amount
,	Total amou	at ¢
	i otai amoui	πΨ

# **Business Market Rate Savings**

January 31, 2022 ■ 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: We accept all relay calls, including 711 1-800-CALL-WELLS (1-800-225-5935)

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# Your Business and Wells Fargo

Visit wellsfargo.com/digitalbusinessresources to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

Statement period activity summary	
Beginning balance on 1/1	\$83,893.94
Deposits/Credits	0.71
Withdrawals/Debits	- 0.00
Ending balance on 1/31	\$83,894.65

Account number: 2000024663858 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

Interest summary	
Interest paid this statement	\$0.71
Average collected balance	\$83,893.94
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.71
Interest paid this year	\$0.71
Total interest paid in 2021	\$8.39



Date	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
1/31	Interest Payment	0.71		83,894.65
Ending	balance on 1/31			83,894.65
Totals		\$0.71	\$0.00	

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.

#### 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 01/01/2022 - 01/31/2022	Standard monthly service fee \$5.00	You paid \$0.00
How to avoid the monthly service fee Have any ONE of the following account requirements	Minimum required	This fee period
Minimum daily balance	\$300.00	\$83,893.94 √
<ul> <li>Total automatic transfers from an eligible Wells Fargo business checking account</li> </ul>	\$25.00	\$0.00
YC/YC		

# Account transaction fees summary

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Deposited Items	0	20	0	0.50	0.00
Cash Deposited (\$)	0	5,000	0	0.0030	0.00

Total service charges \$0.00

#### Other Wells Fargo Benefits

Our National Business Banking Center customer service number 1-800-CALL-WELLS (1-800-225-5935) hours of operation have temporarily changed to 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Saturday and Sunday 9:00 a.m. to 10:00 p.m. Eastern Time. Access to our automated banking system, the ability to report a fraud claim on your business credit or debit card, and access to report a lost or stolen business card will continue to be available 24 hours a day, 7 days per week. Thank you for banking with Wells Fargo. We appreciate your business.



# **MINIOR MATTER** IMPORTANT ACCOUNT INFORMATION

Periodically, it is necessary to update selected sections of the disclosures you received when you opened your account. These updates provide you with the most up to date account information and are very important; so please review this information carefully and feel free to contact us with any questions or concerns.

We are updating the Deposit Account Agreement ("Account Agreement") dated October 15, 2021. Effective February 15, 2022, the following applies to wire transfers transactions: the section titled "Funds Transfer Services" has revisions to the introductory paragraph, we added subsections titled "Funds Transfer Security Procedure" and "Rejecting a Funds Transfer Request", and the subsection titled "Your duty to report unauthorized or erroneous funds transfers" has been revised.

If you are enrolled in Wells Fargo Online®, Wells Fargo Business Online®, Wells Fargo Mobile®, or Wells Fargo Advisors® online services, you reviewed and accepted our Online Access Agreement ("OAA") when you enrolled in those services. We have added a new section 15(c) Transfers Security Procedures (Business Customers and Online Wire Transfers) to the OAA to provide more clarity regarding the security procedures that apply to certain online transactions and the various addenda agreements. The updated version of the OAA will go into effect on February 15, 2022.

No, you don't need to take any action. This notice is simply to let you know that certain terms in the Account Agreement and the OAA have been updated. Your continued use of your account and, if enrolled, in the above online services will be your acceptance to these updated terms. Please review the Account Agreement and OAA, and only continue to use the above online services if you agree to all terms.

For more details, please access the Consumer Account Addenda at www.wellsfargo.com/online-banking/consumer-account-fees/ or the complete OAA at www.wellsfargo.com/online-banking/online-access-agreement/upcoming.



#### 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.

• If your account has a negative balance: Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect any automatic payments you receive. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

#### Account Balance Calculation Worksheet

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

Number	items Outstanding	Amount
-		
	Total amount \$	

# **Business Market Rate Savings**

February 28, 2022 ■ Page 1 of 3



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

#### Questions?

Available by phone 24 hours a day, 7 days a week: We accept all relay calls, including 711 1-800-CALL-WELLS (1-800-225-5935)

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 wellsfargo.com/digitalbusinessresources to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

Statement period activity summary	
Beginning balance on 2/1	\$83,894.65
Deposits/Credits	0.64
Withdrawals/Debits	- 0.00
Ending balance on 2/28	\$83,895.29

Account number: 2000024663858
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

Interest summary	
Interest paid this statement	\$0.64
Average collected balance	\$83,894.65
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.64
Interest paid this year	\$1.35
Total interest paid in 2021	\$8.39



Date	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
2/28	Interest Payment	0.64		83,895.29
Ending	balance on 2/28			83,895.29
Totals		\$0.64	\$0.00	

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.

#### 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 02/01/2022 - 02/28/2022	Standard monthly service fee \$5.00	You paid \$0.00
How to avoid the monthly service fee  Have any ONE of the following account requirements	Minimum required	This fee period
Minimum daily balance	\$300.00	\$83,894.65 √
<ul> <li>Total automatic transfers from an eligible Wells Fargo business checking account</li> </ul>	\$25.00	\$0.00
YC/YC		

# Account transaction fees summary

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Deposited Items	0	20	0	0.50	0.00
Cash Deposited (\$)	0	5,000	0	0.0030	0.00

Total service charges \$0.00

#### Other Wells Fargo Benefits

Our National Business Banking Center customer service number 1-800-CALL-WELLS (1-800-225-5935) hours of operation have temporarily changed to 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Saturday and Sunday 9:00 a.m. to 10:00 p.m. Eastern Time. Access to our automated banking system, the ability to report a fraud claim on your business credit or debit card, and access to report a lost or stolen business card will continue to be available 24 hours a day, 7 days per week. Thank you for banking with Wells Fargo. We appreciate your business.



#### 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.

• If your account has a negative balance: Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect any automatic payments you receive. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

#### Account Balance Calculation Worksheet

- 1. 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 B. Any deposits listed in your register or transfers into your account which are not shown on your statement. ..... TOTAL \$ \_\_\_\_\_ CALCULATE THE SUBTOTAL (Add Parts A and B) TOTAL \$ \_\_\_\_\_ **SUBTRACT** C. The total outstanding checks and CALCULATE THE ENDING BALANCE (Part A + Part B - Part C) This amount should be the same as the current balance shown in your check register.....

<u> </u>	Total amount \$	

# **Business Market Rate Savings**

March 31, 2022 ■ 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: We accept all relay calls, including 711 1-800-CALL-WELLS (1-800-225-5935)

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 wellsfargo.com/digitalbusinessresources to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

Statement period activity summary	
Beginning balance on 3/1	\$83,895.29
Deposits/Credits	0.71
Withdrawals/Debits	- 0.00
Ending balance on 3/31	\$83,896.00

Account number: 2000024663858
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

Interest summary				
Interest paid this statement	\$0.71			
Average collected balance	\$83,895.29			
Annual percentage yield earned	0.01%			
Interest earned this statement period	\$0.71			
Interest paid this year	\$2.06			
Total interest paid in 2021	\$8.39			



# Transaction history

		Deposits/	Withdrawals/	Ending daily
Date	Description	Credits	Debits	balance
3/31	Interest Payment	0.71		83,896.00
Ending b	palance on 3/31			83,896.00
Totals		\$0.71	\$0.00	

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.

#### 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 03/01/2022 - 03/31/2022	Standard monthly service fee \$5.00	You paid \$0.00
How to avoid the monthly service fee Have any ONE of the following account requirements	Minimum required	This fee period
Minimum daily balance	\$300.00	\$83,895.29 √
<ul> <li>Total automatic transfers from an eligible Wells Fargo business checking account</li> </ul>	\$25.00	\$0.00
YC/YC		

#### Account transaction fees summary

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Deposited Items	0	20	0	0.50	0.00
Cash Deposited (\$)	0	5,000	0	0.0030	0.00

Total service charges \$0.00

#### Other Wells Fargo Benefits

Our National Business Banking Center customer service number 1-800-CALL-WELLS (1-800-225-5935) hours of operation have temporarily changed to 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Saturday and Sunday 9:00 a.m. to 10:00 p.m. Eastern Time. Access to our automated banking system, the ability to report a fraud claim on your business credit or debit card, and access to report a lost or stolen business card will continue to be available 24 hours a day, 7 days per week. Thank you for banking with Wells Fargo. We appreciate your business.



# **✓** IMPORTANT ACCOUNT INFORMATION

Effective March 31, 2022, the sentence "Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$400 of a day's check deposits at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposits" in the first paragraph of the "Your ability to withdraw funds" section under the "Availability of funds policy" in the Deposit Account Agreement will be replaced by "Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$400 of a day's check deposits at a teller window, at a Wells Fargo ATM, and with the Wells Fargo Mobile Banking app will be available on the day we receive the deposits."



#### 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.

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- 1. 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	
B. Any deposits listed in your	\$
register or transfers into	\$
your account which are not	\$
shown on your statement.	+ \$
TOTA	L \$
CALCULATE THE SUBTOTAL	
(Add Parts A and B)	
	L\$
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	
your check register	\$
, ,	

Number	Items Outstanding	Amount
,	Total amou	at ¢
	i otai amoui	πΨ

# **Business Market Rate Savings**

April 30, 2022 ■ 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: We accept all relay calls, including 711 1-800-CALL-WELLS (1-800-225-5935)

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 wellsfargo.com/digitalbusinessresources to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

Statement period activity summary	
Beginning balance on 4/1	\$83,896.00
Deposits/Credits	0.69
Withdrawals/Debits	- 0.00
Ending balance on 4/30	\$83,896.69

Account number: 2000024663858 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

Interest summary	
interest summary	

Interest paid this statement	\$0.69
Average collected balance	\$83,896.00
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.69
Interest paid this year	\$2.75



#### Transaction history

Date	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
4/29	Interest Payment	0.69	Беыз	83,896.69
Ending balance on 4/30				83,896.69
Totals		\$0.69	\$0.00	

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.

#### 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 04/01/2022 - 04/30/2022	Standard monthly service fee \$5.00	You paid \$0.00
How to avoid the monthly service fee  Have any ONE of the following account requirements	Minimum required	This fee period
Minimum daily balance	\$300.00	\$83,896.00
<ul> <li>Total automatic transfers from an eligible Wells Fargo business checking account</li> </ul>	\$25.00	\$0.00

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.

#### Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Deposited Items	0	20	0	0.50	0.00
Cash Deposited (\$)	0	5,000	0	0.0030	0.00

Total service charges \$0.00

#### Other Wells Fargo Benefits

Our National Business Banking Center customer service number 1-800-CALL-WELLS (1-800-225-5935) hours of operation have temporarily changed to 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Saturday and Sunday 9:00 a.m. to 10:00 p.m. Eastern Time. Access to our automated banking system, the ability to report a fraud claim on your business credit or debit card, and access to report a lost or stolen business card will continue to be available 24 hours a day, 7 days per week. Thank you for banking with Wells Fargo. We appreciate your business.



# **✓** IMPORTANT ACCOUNT INFORMATION

Effective March 31, 2022, the sentence "Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$400 of a day's check deposits at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposits" in the first paragraph of the "Your ability to withdraw funds" section under the "Availability of funds policy" in the Deposit Account Agreement will be replaced by "Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$400 of a day's check deposits at a teller window, at a Wells Fargo ATM, and with the Wells Fargo Mobile Banking app will be available on the day we receive the deposits."



#### 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.

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#### **Account Balance Calculation Worksheet**

- 1. 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.

E١	ITER		
A.	The ending balance		
	shown on your statement	\$	
Αſ	DD		
В.	Any deposits listed in your	\$	
	register or transfers into	\$	
	your account which are not	\$	
	shown on your statement. +	\$	
	TOTAL	\$	
CA	ALCULATE THE SUBTOTAL (Add Parts A and B)		
	. TOTAL	\$	
SL	JBTRACT		
C.	The total outstanding checks and		
	withdrawals from the chart above	\$	
CA	ALCULATE THE ENDING BALANCE		
	(Part A + Part B - Part C)		
	This amount should be the same		1
	as the current balance shown in	¢	
	your check register	Φ.	

Number	items Outstanding	Amount
L	l .	
	Total amount \$	

# **Business Market Rate Savings**

May 31, 2022 ■ Page 1 of 3



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

#### Questions?

Available by phone 24 hours a day, 7 days a week: We accept all relay calls, including 711 1-800-CALL-WELLS (1-800-225-5935)

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 wellsfargo.com/digitalbusinessresources to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

Statement period activity summary	
Beginning balance on 5/1	\$83,896.69
Deposits/Credits	0.72
Withdrawals/Debits	- 0.00
Ending balance on 5/31	\$83,897.41

Account number: 2000024663858
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

Interest summary	
milerest summary	
interest summary	

Interest paid this statement	\$0.72
Average collected balance	\$83,896.69
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.72
Interest paid this year	\$3.47



#### Transaction history

Date	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
5/31	Interest Payment	0.72		83,897.41
Ending	balance on 5/31			83,897.41
Totals		\$0.72	\$0.00	

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.

#### 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 05/01/2022 - 05/31/2022	Standard monthly service fee \$5.00	You paid \$0.00
How to avoid the monthly service fee Have any ONE of the following account requirements	Minimum required	This fee period
Minimum daily balance	\$300.00	\$83,896.69 √
<ul> <li>Total automatic transfers from an eligible Wells Fargo business checking account</li> </ul>	\$25.00	\$0.00
YC/YC		

#### Account transaction fees summary

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Deposited Items	0	20	0	0.50	0.00
Cash Deposited (\$)	0	5,000	0	0.0030	0.00

Total service charges \$0.00

#### Other Wells Fargo Benefits

Our National Business Banking Center customer service number 1-800-CALL-WELLS (1-800-225-5935) hours of operation have temporarily changed to 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Saturday and Sunday 9:00 a.m. to 10:00 p.m. Eastern Time. Access to our automated banking system, the ability to report a fraud claim on your business credit or debit card, and access to report a lost or stolen business card will continue to be available 24 hours a day, 7 days per week. Thank you for banking with Wells Fargo. We appreciate your business.



#### Important Information You Should Know

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts: Wells Fargo Bank, N.A. may furnish information about deposit accounts to consumer reporting agencies. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- In case of errors or questions about other transactions (that are not electronic transfers): Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.
- If your account has a negative balance: Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

	Account Ba	Iance Calcu	ulation W	Vorksheet
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- 1. 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 B. Any deposits listed in your register or transfers into your account which are not shown on your statement. ..... TOTAL \$ CALCULATE THE SUBTOTAL (Add Parts A and B) TOTAL \$ **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 your check register.....

Number	ltems Outstanding	Amount
	Total amount \$	