

**TCVSCPA**  
**Reconciliation Detail**

1050 · Wells Fargo - Checking, Period Ending 07/31/2017

Type	Date	Num	Name	Cir	Amount	Balance
<b>Beginning Balance</b>						33,177.47
<b>Cleared Transactions</b>						
<b>Checks and Payments - 8 items</b>						
Check	07/03/2017		Elavon	X	-412.94	-412.94
Check	07/03/2017		Designs Inc	X	-50.70	-463.64
Check	07/10/2017		Vectec Solutions	X	-2,979.80	-3,443.44
Check	07/13/2017			X	-54.95	-3,498.39
Check	07/14/2017		US Liability Insurance	X	-800.00	-4,298.39
Check	07/29/2017			X	-30.00	-4,328.39
Check	07/31/2017		State Corp Commisi...	X	-25.00	-4,353.39
Check	07/31/2017		State Corp Commisi...	X	-1.95	-4,355.34
Total Checks and Payments					-4,355.34	-4,355.34
<b>Deposits and Credits - 18 items</b>						
Deposit	07/03/2017			X	350.00	350.00
Deposit	07/05/2017			X	50.00	400.00
Deposit	07/06/2017		Deposit	X	150.00	550.00
Deposit	07/06/2017			X	150.00	700.00
Deposit	07/07/2017			X	150.00	850.00
Deposit	07/09/2017			X	150.00	1,000.00
Deposit	07/12/2017			X	250.00	1,250.00
Deposit	07/12/2017		Deposit	X	291.03	1,541.03
Deposit	07/16/2017			X	150.00	1,691.03
Payment	07/16/2017		VSCPA, Richmond ...	X	1,745.07	3,436.10
Deposit	07/17/2017			X	150.00	3,586.10
Deposit	07/17/2017			X	150.00	3,736.10
Deposit	07/19/2017			X	50.00	3,786.10
Deposit	07/20/2017			X	300.00	4,086.10
Deposit	07/24/2017			X	200.00	4,286.10
Deposit	07/26/2017		Deposit	X	150.00	4,436.10
Deposit	07/27/2017			X	205.23	4,641.33
Deposit	07/29/2017			X	150.00	4,791.33
Total Deposits and Credits					4,791.33	4,791.33
Total Cleared Transactions					435.99	435.99
Cleared Balance					435.99	33,613.46
Register Balance as of 07/31/2017					435.99	33,613.46
<b>Ending Balance</b>					<b>435.99</b>	<b>33,613.46</b>

# Wells Fargo Business Choice Checking

Account number: 2018415004678 ■ July 1, 2017 - July 31, 2017 ■ Page 1 of 5



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

## Questions?

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

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

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: [wellsfargo.com/biz](http://wellsfargo.com/biz)

Write: Wells Fargo Bank, N.A. (377)

P.O. Box 6995

Portland, OR 97228-6995

## Your Business and Wells Fargo

Cash flow is a key indicator of the financial health of your business. Find tips and strategies for effective cash flow management at [wellsfargoworks.com](http://wellsfargoworks.com).

## Account options

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

Business Online Banking	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>
Business Bill Pay	<input type="checkbox"/>
Business Spending Report	<input checked="" type="checkbox"/>
Overdraft Protection	<input type="checkbox"/>

## Other Wells Fargo Benefits

### Apply for a Commercial Equity Line of Credit and enjoy a low rate of Prime + 0% on your balance through December 31, 2018

Whether you are planning to make property improvements, expand your business, or purchase either property or large equipment, we want to help you with your financing. Small business owners and real estate investors can get up to \$500,000 in commercial real estate financing that starts as a 5-year, Prime-based revolving equity line after which the balance converts to an adjustable 15-year amortized loan for a total term of 20 years.

Key benefits of our real estate secured financing:

- No application fee, and no appraisal fee
- Low 1% origination fee due at closing

To learn more, or apply for this great offer, please call: 1-866-416-4320, Monday - Friday, 8:00 a.m. to 5:00 p.m. Pacific Time.

Note: All financing is subject to credit approval. Some restrictions may apply.



**Activity summary**

Beginning balance on 7/1	\$33,177.47
Deposits/Credits	4,791.33
Withdrawals/Debits	- 4,355.34
<b>Ending balance on 7/31</b>	<b>\$33,613.46</b>
Average ledger balance this period	\$32,473.36

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 store.

**Transaction history**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
7/3		Purchase authorized on 06/30 Designs Inc Chesapeake VA S387181691907963 Card 5427		50.70	
7/3		Elavon Mer Svcs Merch Fee 170630 9115899123 Tidewater Ch0000000000		412.94	32,713.83
7/7		Elavon Mer Svcs Merch Dep 170706 9115899123 Tidewater Ch0000000000	50.00		
7/7		Elavon Mer Svcs Merch Dep 170706 9115899123 Tidewater Ch0000000000	150.00		
7/7		Elavon Mer Svcs Merch Dep 170706 9115899123 Tidewater Ch0000000000	350.00		
7/7		Elavon Mer Svcs Merch Dep 170707 9115899123 Tidewater Ch0000000000	150.00		33,413.83
7/10		Elavon Mer Svcs Merch Dep 170708 9115899123 Tidewater Ch0000000000	150.00		
7/10		Purchase authorized on 07/07 IN *Vectec Solutio 757-3541001 VA S587188484303721 Card 9736		2,979.80	30,584.03
7/11		Elavon Mer Svcs Merch Dep 170710 9115899123 Tidewater Ch0000000000	150.00		30,734.03
7/13		Elavon Mer Svcs Merch Dep 170712 9115899123 Tidewater Ch0000000000	250.00		30,984.03
7/14		American Express Settlement 170714 4455896720 Tidewater Ch4455896720	291.03		
7/14		Purchase authorized on 07/13 US Liabilityinsura 866-632-2003 PA S307194380356046 Card 9736		800.00	
7/14		Purchase authorized on 07/13 Cvs/Pharm 02537--1187 Williamsburg VA P00000000646884335 Card 9736		54.95	30,420.11
7/17		ATM Check Deposit on 07/16 1520 Quarterpath Rd Williamsburg VA 0009850 ATM ID 2589A Card 9736	1,895.07		32,315.18
7/18		Elavon Mer Svcs Merch Dep 170717 9115899123 Tidewater Ch0000000000	150.00		32,465.18
7/19		Elavon Mer Svcs Merch Dep 170718 9115899123 Tidewater Ch0000000000	150.00		32,615.18
7/20		Elavon Mer Svcs Merch Dep 170719 9115899123 Tidewater Ch0000000000	50.00		32,665.18
7/21		Elavon Mer Svcs Merch Dep 170720 9115899123 Tidewater Ch0000000000	300.00		32,965.18
7/26		Elavon Mer Svcs Merch Dep 170725 9115899123 Tidewater Ch0000000000	200.00		33,165.18
7/27		Elavon Mer Svcs Merch Dep 170726 9115899123 Tidewater Ch0000000000	150.00		33,315.18



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
7/31		American Express Settlement 170729 4455896720 Tidewater Ch4455896720	155.23		
7/31		ATM Check Deposit on 07/29 1520 Quarterpath Rd Williamsburg VA 0001818 ATM ID 2589A Card 9736	150.00		
7/31		Elavon Mer Svcs Merch Dep 170728 9115899123 Tidewater Ch0000000000	50.00		
7/31		Recurring Payment authorized on 07/30 Opc*Virginia Scc 925-855-5000 CA S307211526254320 Card 9736		25.00	
7/31		Recurring Payment authorized on 07/30 Opc Msc*Service Fe 800-487-4567 NE S307211526275442 Card 9736		1.95	
7/31		Elavon Mer Svcs Merch Dep 170729 9115899123 Tidewater Ch0000000000		30.00	33,613.46
<b>Ending balance on 7/31</b>					<b>33,613.46</b>
<b>Totals</b>			<b>\$4,791.33</b>	<b>\$4,355.34</b>	

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, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 07/01/2017 - 07/31/2017	Standard monthly service fee \$14.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	<b>Minimum required</b>	<b>This fee period</b>
Have any <b>ONE</b> of the following account requirements		
• Average ledger balance	\$7,500.00	\$32,473.00 <input checked="" type="checkbox"/>
• Qualifying transaction from a linked Wells Fargo Business Payroll Services account	1	0 <input type="checkbox"/>
• Qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 <input type="checkbox"/>
• Total number of posted Wells Fargo Debit Card purchases and/or payments	10	6 <input type="checkbox"/>
• Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 <input type="checkbox"/>
• Combined balances in linked accounts, which may include	\$10,000.00	<input checked="" type="checkbox"/>
- Average ledger balances in business checking, savings, and time accounts		
- 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 7 of the Business Account Fee and Information Schedule at <a href="http://www.wellsfargo.com/biz/fee-information">www.wellsfargo.com/biz/fee-information</a>		

wx/wx

**Account transaction fees summary**

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	7,500	0	0.0030	0.00
Transactions	21	200	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>



## 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 updated the Business Account Agreement ("Agreement"). In the section titled "Available balance, posting order, and overdrafts," the following question about our standard overdraft coverage was added:

### **What is Wells Fargo's standard overdraft coverage?**

Our standard overdraft coverage is when, at our discretion, we pay checks or automatic payments (such as ACH payments) into overdraft rather than returning them unpaid. You can request to remove our standard overdraft coverage from your account by speaking to a banker.

Important: If you remove our standard overdraft coverage from your account, the following will apply if you do not have enough money in your account or accounts linked for Overdraft Protection to cover a transaction:

- We will return your checks and automatic payments (such as ACH payments) and assess a non-sufficient funds/NSF returned item fee and you could be assessed additional fees by merchants.
- We will not authorize transactions such as ATM withdrawals or everyday debit card purchases into overdraft.
- We will not authorize certain transactions (such as cashed checks, recurring debit card transactions, or Bill Pay transactions) into overdraft. However, if these transactions are authorized when your account has enough money but are later presented for payment when your account does not have enough money, we will pay the transaction into overdraft and charge an overdraft fee.

All other aspects of the Agreement remain the same. If there is a conflict between the language above and the Agreement, this language will control.

If you remove our standard overdraft coverage and your account is enrolled in Debit Card Overdraft Service, Debit Card Overdraft Service will be removed and we will not authorize transactions such as ATM withdrawals or everyday debit card purchases into overdraft.

To learn more about tools that Wells Fargo offers to help you avoid overdraft and/or returned item fees, visit [wellsfargo.com/biz/checking/quickstart/overdraft-protection](https://wellsfargo.com/biz/checking/quickstart/overdraft-protection), speak with a local banker or call the phone number on the top of your statement. Thank you for being a Wells Fargo customer. As a valued Wells Fargo customer we hope you find this information helpful.



**TCVSCPA  
Reconciliation Detail**

**1075 - Wells Fargo Money Market, Period Ending 07/31/2017**

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<u>Type</u>	<u>Date</u>	<u>Num</u>	<u>Name</u>	<u>Clr</u>	<u>Amount</u>	<u>Balance</u>
<b>Beginning Balance</b>						134,671.49
<b>Cleared Transactions</b>						
<b>Deposits and Credits - 1 item</b>						
Deposit	07/31/2017			X	11.43	11.43
Total Deposits and Credits					11.43	11.43
Total Cleared Transactions					11.43	11.43
Cleared Balance					11.43	134,682.92
Register Balance as of 07/31/2017					11.43	134,682.92
<b>Ending Balance</b>					<b>11.43</b>	<b>134,682.92</b>

# Business High Yield Savings

Account number: **2000024663858** ■ July 1, 2017 - July 31, 2017 ■ Page 1 of 3



TIDEWATER CHAPTER VIRGINIA SOCIETY  
2720 ARCHERS MILL RD  
SUFFOLK VA 23434-7432

## 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](http://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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### Other Wells Fargo Benefits

#### Apply for a Commercial Equity Line of Credit and enjoy a low rate of Prime + 0% on your balance through December 31, 2018

Whether you are planning to make property improvements, expand your business, or purchase either property or large equipment, we want to help you with your financing. Small business owners and real estate investors can get up to \$500,000 in commercial real estate financing that starts as a 5-year, Prime-based revolving equity line after which the balance converts to an adjustable 15-year amortized loan for a total term of 20 years.

Key benefits of our real estate secured financing:

- No application fee, and no appraisal fee
- Low 1% origination fee due at closing

To learn more, or apply for this great offer, please call: 1-866-416-4320, Monday - Friday, 8:00 a.m. to 5:00 p.m. Pacific Time.

Note: All financing is subject to credit approval. Some restrictions may apply.

### Activity summary

Beginning balance on 7/1	\$134,671.49
Deposits/Credits	11.43
Withdrawals/Debits	- 0.00
<b>Ending balance on 7/31</b>	<b>\$134,682.92</b>
Average ledger balance this period	\$134,671.49

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	\$11.43
Average collected balance	\$134,671.49
Annual percentage yield earned	0.10%
Interest earned this statement period	\$11.43
Interest paid this year	\$66.40

**Transaction history**

<i>Date</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
7/31	Interest Payment	11.43		134,682.92
<b>Ending balance on 7/31</b>				<b>134,682.92</b>
<b>Totals</b>		<b>\$11.43</b>	<b>\$0.00</b>	

*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**

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Fee period 07/01/2017 - 07/31/2017	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$8,000.00	\$134,671.49 <input checked="" type="checkbox"/>
YPYP		

**Account transaction fees summary**

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

