

# TCVSCPA Reconciliation Detail

1050 - Wells Fargo - Checking, Period Ending 11/30/2017

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						9,266.41
<b>Cleared Transactions</b>						
<b>Checks and Payments - 5 items</b>						
Check	11/01/2017		Elavon	X	-77.22	-77.22
Check	11/07/2017		Farm Fresh	X	-274.75	-351.97
Check	11/17/2017	2941	Chesapeake Confer...	X	-23,407.91	-23,759.88
Check	11/17/2017	2942	Alan Zipp, CPA, PC	X	-919.03	-24,678.91
Check	11/27/2017		Topgolf VA Beach	X	-2,850.00	-27,528.91
Total Checks and Payments					-27,528.91	-27,528.91
<b>Deposits and Credits - 12 items</b>						
Deposit	11/01/2017			X	125.00	125.00
Deposit	11/03/2017			X	125.00	250.00
Deposit	11/03/2017			X	558.08	808.08
Deposit	11/07/2017			X	150.00	958.08
Deposit	11/08/2017			X	125.00	1,083.08
Deposit	11/13/2017			X	100.00	1,183.08
Deposit	11/13/2017			X	150.00	1,333.08
Transfer	11/17/2017			X	20,000.00	21,333.08
Deposit	11/20/2017			X	145.51	21,478.59
Deposit	11/27/2017			X	150.00	21,628.59
Deposit	11/27/2017			X	300.00	21,928.59
Deposit	11/28/2017			X	50.00	21,978.59
Total Deposits and Credits					21,978.59	21,978.59
Total Cleared Transactions					-5,550.32	-5,550.32
Cleared Balance					-5,550.32	3,716.09
<b>Uncleared Transactions</b>						
<b>Checks and Payments - 1 item</b>						
Check	11/29/2017		Topgolf VA Beach		-131.50	-131.50
Total Checks and Payments					-131.50	-131.50
Total Uncleared Transactions					-131.50	-131.50
Register Balance as of 11/30/2017					-5,681.82	3,584.59
<b>New Transactions</b>						
<b>Checks and Payments - 1 item</b>						
Check	12/05/2017		Tribute Store		-114.90	-114.90
Total Checks and Payments					-114.90	-114.90
<b>Deposits and Credits - 2 items</b>						
Transfer	12/02/2017				4,000.00	4,000.00
Deposit	12/08/2017				50.00	4,050.00
Total Deposits and Credits					4,050.00	4,050.00
Total New Transactions					3,935.10	3,935.10
<b>Ending Balance</b>					<b>-1,746.72</b>	<b>7,519.69</b>

# Wells Fargo Business Choice Checking

Account number: **2018415004678** ■ November 1, 2017 - November 30, 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"/>

## Activity summary

Beginning balance on 11/1	\$9,266.41
Deposits/Credits	21,978.59
Withdrawals/Debits	- 27,528.91
<b>Ending balance on 11/30</b>	<b>\$3,716.09</b>
Average ledger balance this period	\$11,016.62

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
11/1	<	Business to Business ACH Debit - Elavon Mer Svcs Merch Fee 171031 9115899123 Tidewater Ch0000000000		77.22	9,189.19
11/2		Elavon Mer Svcs Merch Dep 171101 9115899123 Tidewater Ch0000000000	125.00		9,314.19
11/6		American Express Settlement 171106 4455896720 Tidewater Ch4455896720	558.08		9,872.27
11/7		Elavon Mer Svcs Merch Dep 171106 9115899123 Tidewater Ch0000000000	125.00		
11/7		Purchase authorized on 11/07 Farm Fresh #405 Williamsburg VA P00587312020659854 Card 9736		274.75	9,722.52
11/8		Elavon Mer Svcs Merch Dep 171107 9115899123 Tidewater Ch0000000000	150.00		9,872.52
11/9		Elavon Mer Svcs Merch Dep 171108 9115899123 Tidewater Ch0000000000	125.00		9,997.52
11/14		Elavon Mer Svcs Merch Dep 171113 9115899123 Tidewater Ch0000000000	100.00		10,097.52
11/17		Online Transfer From Tidewater Chapter Virginia Society Ref #Ib03Ydttt9 Business High Yield Savings Tax Day	20,000.00		30,097.52
11/20		Elavon Mer Svcs Merch Dep 171117 9115899123 Tidewater Ch0000000000	150.00		30,247.52
11/21	2942	Deposited OR Cashed Check		919.03	
11/21	2941	Check		23,407.91	5,920.58
11/22		American Express Settlement 171122 4455896720 Tidewater Ch4455896720	145.51		6,066.09
11/27		Elavon Mer Svcs Merch Dep 171125 9115899123 Tidewater Ch0000000000	300.00		6,366.09
11/28		Elavon Mer Svcs Merch Dep 171127 9115899123 Tidewater Ch0000000000	50.00		
11/28		Elavon Mer Svcs Merch Dep 171127 9115899123 Tidewater Ch0000000000	150.00		
11/28		Purchase authorized on 11/27 Tg Virginia Beach 866-867-4653 VA S587331625891642 Card 9736		2,850.00	3,716.09
<b>Ending balance on 11/30</b>					<b>3,716.09</b>
<b>Totals</b>			<b>\$21,978.59</b>	<b>\$27,528.91</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.

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

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

Number	Date	Amount	Number	Date	Amount
2941	11/21	23,407.91	2942	11/21	919.03

**Monthly service fee summary**

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 11/01/2017 - 11/30/2017	Standard monthly service fee \$14.00	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		
· Average ledger balance	\$7,500.00	\$11,017.00 <input checked="" type="checkbox"/>



**Monthly service fee summary (continued)**

**How to avoid the monthly service fee**

	Minimum required	This fee period
· 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	2 <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>		

WXWX

**Account transaction fees summary**

<i>Service charge description</i>	<i>Units used</i>	<i>Units included</i>	<i>Excess units</i>	<i>Service charge per excess units (\$)</i>	<i>Total service charge (\$)</i>
Cash Deposited (\$)	0	7,500	0	0.0030	0.00
Transactions	14	200	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>



## IMPORTANT ACCOUNT INFORMATION

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Periodically, it is necessary to update selected sections of the disclosures you received when you opened your business 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.

### **Effective Feb 15, 2018:**

If a business debit card or business ATM card purchase amount exceeds the current available balance\* in the primary linked checking or savings account when you are making a purchase, you may be able to use your available balance to pay for a portion of the total purchase. The transaction will be subject to a partial authorization daily purchase limit set by the bank and your card's daily dollar limit.

We will first try to approve the full amount of the purchase with available funds in your checking account, account(s) linked for Overdraft Protection, and, if you are enrolled, using debit card overdraft service.

If this cannot result in an approval of the full amount of the purchase, the bank may approve a portion of the purchase using the remaining available funds in your checking account. This is called a "partial authorization." Here are some important details about partial authorizations:

- The remaining amount of the purchase total would need to be covered by another form of payment, such as cash or another card.
- If you are unable/unwilling to provide an additional form of payment, the partial authorization will be reversed by the merchant.
- Not all merchants are able to accept partial authorizations or process transactions using multiple forms of payment.

Thank you for being a Wells Fargo business customer. As a valued Wells Fargo customer we hope you find this information helpful. Again, if you have questions or concerns about these changes, please contact your local banker or call the number listed on your statement.

\*This balance may not reflect all of your transactions, such as checks you have written or debit card transactions that have been approved but not yet submitted for payment by the merchant.

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### Reminder about effect of pending debit card transactions on your account

For each debit card transaction, we place an authorization hold and track the "pending" transaction until the merchant sends the final payment instruction to the bank. We receive final payment instructions for most transactions within one to two business days, but we generally must release the authorization hold after three business days. While pending, these transactions reduce your available balance. If transactions are presented for payment when your account has an insufficient available balance, you may be charged overdraft and/or insufficient fund (NSF) fees on those transactions. The bank will assess no more than eight (8) \$35 overdraft and/or NSF fees per day.

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### **New limits on Fees**

Effective November 6, 2017, we will waive overdraft or returned item (Non-Sufficient Fund/NSF) fees on any transactions that are \$5 or less, regardless of your ending account balance. We will continue to waive overdraft fees on all posted transactions if both your ending daily account balance and your available balance are overdrawn by \$5 or less and there are no items returned for non-sufficient funds after all transactions have posted.



**TCVSCPA**  
**Reconciliation Detail**  
**1075 - Wells Fargo Money Market, Period Ending 11/30/2017**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						114,716.22
<b>Cleared Transactions</b>						
<b>Checks and Payments - 1 item</b>						
Transfer	11/17/2017			X	-20,000.00	-20,000.00
Total Checks and Payments					-20,000.00	-20,000.00
<b>Deposits and Credits - 1 item</b>						
Deposit	11/30/2017			X	7.93	7.93
Total Deposits and Credits					7.93	7.93
Total Cleared Transactions					-19,992.07	-19,992.07
Cleared Balance					-19,992.07	94,724.15
Register Balance as of 11/30/2017					-19,992.07	94,724.15
<b>Ending Balance</b>					<b>-19,992.07</b>	<b>94,724.15</b>

# Business High Yield Savings

Account number: **2000024663858** ■ November 1, 2017 - November 30, 2017 ■ Page 1 of 4



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

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).

### Activity summary

Beginning balance on 11/1	\$114,716.22
Deposits/Credits	7.93
Withdrawals/Debits	- 20,000.00
<b>Ending balance on 11/30</b>	<b>\$94,724.15</b>
Average ledger balance this period	\$105,382.88

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	\$7.93
Average collected balance	\$105,382.88
Annual percentage yield earned	0.09%
Interest earned this statement period	\$7.93
Interest paid this year	\$107.63





## Transaction history

Date	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
11/17	* Online Transfer to Tidewater Chapter Virginia Society Ref #Ib03Ydttt9 Business Checking Tax Day		20,000.00	94,716.22
11/30	Interest Payment	7.93		94,724.15
<b>Ending balance on 11/30</b>				<b>94,724.15</b>
<b>Totals</b>		<b>\$7.93</b>	<b>\$20,000.00</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.

\* Indicates transaction counts toward the Regulation D and Wells Fargo savings withdrawal and transfer limit. Except outgoing wire transfers, there is no limit on the number of withdrawals or transfers made in person at an ATM or Wells Fargo location or on any types of deposits. For more information, please refer to your Account Agreement.

## Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 11/01/2017 - 11/30/2017	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	\$94,716.22 <input checked="" type="checkbox"/>

YPYP

## 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
<b>Total service charges</b>					<b>\$0.00</b>



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**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.

**Account Balance Calculation Worksheet**

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.

**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 . . . . . \$ 

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Number	Items Outstanding	Amount
<b>Total amount</b>		<b>\$</b> _____