

Initiate Business CheckingSM

June 30, 2022 ■ 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:

We accept all relay calls, including 711

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

En español: 1-877-337-7454

Online: wells Fargo.com/biz

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

P.O. Box 6995

Portland, OR 97228-6995

Your Business and Wells Fargo

Visit wells Fargo.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.

Account options

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

Business Online Banking



Online Statements



Business Bill Pay



Business Spending Report



Overdraft Protection



IMPORTANT ACCOUNT INFORMATION

We're making important changes to the terms and conditions of 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 6/1	\$67,181.40
Deposits/Credits	18,795.00
Withdrawals/Debits	- 1,169.20
Ending balance on 6/30	\$84,807.20

Account number: 2018415004678

TIDEWATER CHAPTER VIRGINIA SOCIETY

Virginia account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 051400549

For Wire Transfers use

Routing Number (RTN): 121000248



Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
6/1		Merchant Service Merch Dep 220531 8036113911 Tcvscpa	1,500.00		
6/1	<	Business to Business ACH Debit - Elavon Mer Svcs Merch Fee 220531 9115899123 Tidewater Ch0000000000		10.00	68,671.40
6/2		Merchant Service Merch Dep 220601 8036113911 Tcvscpa	450.00		
6/2		Merchant Service Merch Fee 220531 8036113911 Tcvscpa		1,159.20	67,962.20
6/3		Merchant Service Merch Dep 220602 8036113911 Tcvscpa	300.00		
6/3		Merchant Service Merch Dep 220602 8036113911 Tcvscpa	7,200.00		75,462.20
6/7		Deposit	300.00		75,762.20
6/8		Merchant Service Merch Dep 220607 8036113911 Tcvscpa	300.00		76,062.20
6/9		Merchant Service Merch Dep 220608 8036113911 Tcvscpa	150.00		76,212.20
6/13		Merchant Service Merch Dep 220610 8036113911 Tcvscpa	150.00		
6/13		Merchant Service Merch Dep 220612 8036113911 Tcvscpa	300.00		
6/13		Merchant Service Merch Dep 220611 8036113911 Tcvscpa	750.00		77,412.20
6/14		Merchant Service Merch Dep 220613 8036113911 Tcvscpa	600.00		78,012.20
6/16		Merchant Service Merch Dep 220615 8036113911 Tcvscpa	600.00		78,612.20
6/17		Merchant Service Merch Dep 220616 8036113911 Tcvscpa	150.00		78,762.20
6/21		Merchant Service Merch Dep 220617 8036113911 Tcvscpa	150.00		
6/21		Merchant Service Merch Dep 220618 8036113911 Tcvscpa	450.00		
6/21		Merchant Service Merch Dep 220619 8036113911 Tcvscpa	450.00		
6/21		Merchant Service Merch Dep 220620 8036113911 Tcvscpa	3,600.00		83,412.20
6/27		Merchant Service Merch Dep 220625 8036113911 Tcvscpa	155.00		
6/27		Merchant Service Merch Dep 220626 8036113911 Tcvscpa	155.00		83,722.20
6/28		Merchant Service Merch Dep 220627 8036113911 Tcvscpa	310.00		84,032.20
6/29		Merchant Service Merch Dep 220628 8036113911 Tcvscpa	155.00		84,187.20
6/30		Merchant Service Merch Dep 220629 8036113911 Tcvscpa	620.00		84,807.20
Ending balance on 6/30					84,807.20
Totals			\$18,795.00	\$1,169.20	

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.*

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 06/01/2022 - 06/30/2022	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		
• Average ledger balance	\$1,000.00	\$78,649.00 <input type="checkbox"/>
• Minimum daily balance	\$500.00	\$67,962.20 <input type="checkbox"/>

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	5,000	0	0.0030	0.00
Transactions	4	100	0	0.50	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

Elimination of Returned Item (Non-sufficient Funds/NSF) Fee and Revised Daily Fee Limit: Under the terms of your Deposit Account Agreement, when certain transactions are presented for payment in an amount that is more than your available balance, Wells Fargo may either (1) pay the item into overdraft at our discretion and assess an overdraft fee, or (2) return the item unpaid and assess a Returned item/Non-sufficient funds (NSF) fee.

Effective June 1, 2022, we will no longer charge an NSF fee on items we return unpaid due to non-sufficient funds. Overdraft fees will continue to apply to items we pay into overdraft at our discretion, under the terms of your Deposit Account Agreement (up to a maximum of four fees per business day for business accounts). These changes do not impact fees that may be assessed by third parties or other banks for returned items.

For current versions of your Deposit Account Agreement, Business Account Fee and Information Schedule, and applicable addenda, please visit wellsfargo.com/biz/fee-information/.

To learn more about tools that Wells Fargo offers to help you avoid overdraft fees, visit wellsfargo.com/biz/help/faqs/overdraft-services, speak with a local banker, or call the phone number on the top of your statement.

Elimination of Overdraft Protection transfer/advance fee(s): Under the terms of your Deposit Account Agreement, we offer an optional Overdraft Protection service for checking accounts that allows you to link up to two eligible accounts (one savings, one credit) to authorize or pay transactions when you don't have enough money in your checking account. Transfers and advances of funds from these linked accounts may result in an Overdraft Protection transfer or advance fee.

Effective June 1, 2022, we will no longer charge transfer or advance fees for transfers/advances from accounts linked for Overdraft Protection. For advances from a linked credit card or line of credit account, interest will continue to accrue from the date of each



advance. Overdraft fees will continue to apply to items we pay into overdraft that are not covered by transfers/advances from your linked account(s).



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 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. \$

Number	Items Outstanding	Amount
Total amount \$		