

Initiate Business CheckingSM

July 31, 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	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>
Business Bill Pay	<input checked="" type="checkbox"/>
Business Spending Report	<input checked="" type="checkbox"/>
Overdraft Protection	<input type="checkbox"/>



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 7/1	\$84,807.20
Deposits/Credits	6,414.00
Withdrawals/Debits	- 1,088.46
Ending balance on 7/31	\$90,132.74

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
7/1	<	Business to Business ACH Debit - Elavon Mer Svcs Merch Fee 220630 9115899123 Tidewater Ch0000000000 ✓		10.00 ✓	84,797.20
7/5		Merchant Service Merch Dep 220703 8036113911 Tcvscpa ✓	310.00 ✓		
7/5		Merchant Service Merch Dep 220704 8036113911 Tcvscpa ✓	310.00 ✓		
7/5		Merchant Service Merch Fee 220630 8036113911 Tcvscpa ✓		532.30	84,884.90
7/6		Merchant Service Merch Dep 220705 8036113911 Tcvscpa ✓	930.00 ✓		85,814.90
7/7	3067	Check ✓		288.00 ✓	85,526.90
7/11		Merchant Service Merch Dep 220710 8036113911 Tcvscpa ✓	465.00 ✓		85,991.90
7/12		Merchant Service Merch Dep 220711 8036113911 Tcvscpa ✓	310.00 ✓		86,301.90
7/13		Merchant Service Merch Dep 220712 8036113911 Tcvscpa ✓	155.00		86,456.90
7/14		Merchant Service Merch Dep 220713 8036113911 Tcvscpa ✓	310.00		86,766.90
7/15	3068	Check ✓		233.16	86,533.74
7/18		Merchant Service Merch Dep 220716 8036113911 Tcvscpa	155.00		
7/18		Merchant Service Merch Dep 220717 8036113911 Tcvscpa	310.00		86,998.74
7/19		Merchant Service Merch Dep 220718 8036113911 Tcvscpa	1,240.00		88,238.74
7/20		Merchant Service Merch Dep 220719 8036113911 Tcvscpa	465.00		88,703.74
7/21		Merchant Service Merch Dep 220720 8036113911 Tcvscpa	465.00		89,168.74
7/22	3069	Check		25.00	89,143.74
7/25		Merchant Service Merch Dep 220723 8036113911 Tcvscpa	155.00		89,298.74
7/26		Merchant Service Merch Dep 220725 8036113911 Tcvscpa	310.00		89,608.74
7/27		Merchant Service Merch Dep 220726 8036113911 Tcvscpa ✓	214.00		89,822.74
7/28		Merchant Service Merch Dep 220727 8036113911 Tcvscpa	155.00		89,977.74
7/29		Merchant Service Merch Dep 220728 8036113911 Tcvscpa	155.00		90,132.74
Ending balance on 7/31					90,132.74
Totals			\$6,414.00	\$1,088.46	

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	Number	Date	Amount
3067	7/7	288.00	3068	7/15	233.16	3069	7/22	25.00

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 07/01/2022 - 07/31/2022	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		

Monthly service fee summary (continued)

How to avoid the monthly service fee	Minimum required	This fee period
• Average ledger balance	\$1,000.00	\$87,315.00 <input type="text"/>
• Minimum daily balance	\$500.00	\$84,797.20 <input type="text"/>

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.

C1/C1

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	5	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

Effective September 15, 2022, we are replacing the following paragraph in the "Special rules for new accounts" section of the Availability of Funds Policy in our Deposit Account Agreement:

The first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit.

The new paragraph is as follows:

The first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit, if your deposit meets certain conditions. For example, the checks must be payable to you. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$5,525 may not be available until the second business day after the day of your deposit.

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).

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

