

Initiate Business CheckingSM

December 31, 2022 ■ Page 1 of 5



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

Questions?

Available by phone Mon–Sat 7:00am–11:00pm Eastern Time, Sun 9:00am–10:00pm Eastern Time:

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"/>

Statement period activity summary

Beginning balance on 12/1	\$57,738.10
Deposits/Credits	2,242.00
Withdrawals/Debits	- 30,901.33
Ending balance on 12/31	\$29,078.77

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
12/1		Mobile Deposit : Ref Number :006010340186	50.00		
12/1		Mobile Deposit : Ref Number :106010340561	50.00		
12/1		Mobile Deposit : Ref Number :106010341002	50.00		
12/1		Mobile Deposit : Ref Number :906010340129	125.00		
12/1	<	Business to Business ACH Debit - Elavon Mer Svcs Merch Fee 221130 9115899123 Tidewater Ch0000000000		10.00	58,003.10
12/2		Purchase Return authorized on 12/01 Tg Virginia Beach Virginia Beac VA S612336477375070 Card 2916	23.00		
12/2		Mobile Deposit : Ref Number :106020059571	50.00		
12/2		Mobile Deposit : Ref Number :506020062092	50.00		
12/2		Mobile Deposit : Ref Number :406020061644	100.00		
12/2		Mobile Deposit : Ref Number :306020060828	350.00		
12/2		Merchant Service Merch Fee 221130 8036113911 Tcvscpa		55.08	
12/2		Bill Pay Kaplan on-Line xxx0627 on 12-02		10,710.00	47,811.02
12/5		Merchant Service Merch Dep 221203 8036113911 Tcvscpa	524.00		48,335.02
12/6		Bill Pay Jennifer French on-Line No Account Number on 12-06		96.25	48,238.77
12/7		Merchant Service Merch Dep 221206 8036113911 Tcvscpa	310.00		48,548.77
12/8		Merchant Service Merch Dep 221207 8036113911 Tcvscpa	75.00		48,623.77
12/12		Merchant Service Merch Dep 221209 8036113911 Tcvscpa	155.00		
12/12		Recurring Payment authorized on 12/09 Intuit *Qbooks Onl Cl.Intuit.Com CA S582343427171973 Card 2916		30.00	48,748.77
12/13		ATM Cash Deposit on 12/13 2316 E Little Creek Rd Norfolk VA 0002616 ATM ID 6649H Card 4141	80.00		
12/13		ATM Cash Deposit on 12/13 2316 E Little Creek Rd Norfolk VA 0002617 ATM ID 6649H Card 4141	20.00		48,848.77
12/14		Online Transfer to Tidewater Chapter Virginia Society Business Market Rate Savings xxxxxxxx3858 Ref #Ib0H68Km39 on 12/14/22		20,000.00	28,848.77
12/19		Merchant Service Merch Dep 221217 8036113911 Tcvscpa	75.00		
12/19		Merchant Service Merch Dep 221218 8036113911 Tcvscpa	155.00		29,078.77
Ending balance on 12/31					29,078.77
Totals			\$2,242.00	\$30,901.33	

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 12/01/2022 - 12/31/2022	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		
• Average ledger balance	\$1,000.00	\$37,449.00 <input type="checkbox"/>
• Minimum daily balance	\$500.00	\$28,848.77 <input type="checkbox"/>

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

<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 (\$)	100	5,000	0	0.0030	0.00
Transactions	13	100	0	0.50	0.00
Total service charges					\$0.00



IMPORTANT ACCOUNT INFORMATION

ATM Check Deposit Limit

Effective March 15, 2023, we are changing the following paragraph in the "Our right to decline deposits" subsection within the "Depositing Funds" section of the Deposit Account Agreement:

We may decline all or part of a deposit, including cash, for any reason. This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion.

The new paragraph is as follows:

We may decline all or part of a deposit, including cash, for any reason. This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion. There are limits on the total dollar amount of checks that can be deposited at Wells Fargo ATMs per transaction. We may decline check deposits that exceed \$1 million.

Effective January 31, 2023, in the section of your Deposit Account Agreement ("Agreement") titled "Available Balance, Posting Transactions, and Overdraft", under the subsection "How we process and post transactions to your account", the section titled "Step 2: we sort your transactions into categories" is deleted and replaced with the following:

Step 2: we sort your transactions into categories

- We credit deposits received before the cutoff time.

- We subtract withdrawals and payments we have previously authorized that we cannot return unpaid such as debit card purchases, ATM withdrawals, account transfers, Bill Pay transactions, and teller-cashed checks. Transactions are generally sorted by date and time the transaction was conducted or, for some transactions, the day we receive it for payment, or the time assigned by our system. If date and time are the same, we post from lowest to highest dollar amount.



- We pay your checks and preauthorized ACH payments, such as electronic payments you have authorized a company to withdraw using your account and routing number. Transactions are generally sorted by date and time received by the Bank, and if date and time are the same, we post from lowest to highest dollar amount. Merchant-issued payment card transactions (e.g., an ACH payment associated with a purchase you made using a store-issued debit card) post after all other transactions in this category.

Determining Date and Time

- Cutoff time is based on the location where the deposit or transfer was made.
- For debit card transactions, if we do not have date and time information, we use the day we receive it for payment from the merchant.
- For some transactions, such as Bill Pay or teller-cashed checks, a different time may be assigned by our systems.

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.

Tax Season Reminder: Wells Fargo delivers tax documents - either by mail or online depending on your delivery preference - no later than January 31 or by the IRS deadline of February 15 for brokerage accounts. Depending on the U.S. Postal delivery service, you should expect to receive your tax documents no later than the end of February. You can update your tax document delivery preferences by visiting Wells Fargo Online®.

The Internal Revenue Service (IRS) requires Wells Fargo to report information regarding the amount of interest, dividend or miscellaneous income earned as well as gross proceeds from sales by providing you with various IRS Forms 1099 based on the different types of transactions that occurred in your account during the calendar tax year (the IRS reportable threshold). For example, if you have interest or dividends in the amount of \$10 or more during that timeframe, you will receive a Form 1099-INT from Wells Fargo.

For more information, visit Wells Fargo Tax Center at <https://www.wellsfargo.com/tax-center/>.

Other Wells Fargo Benefits

Shopping online this Holiday Season? Avoid scams by watching for red flags like pressure to buy right away, rude or pushy language, or unusually specific ways to pay such as gift cards, crypto or payment apps. Learn more at www.wellsfargo.com/security.

