

# Initiate Business Checking<sup>SM</sup>

February 28, 2023 ■ Page 1 of 4



**REVIEWED**

By Kenon Thomas at 10:11 am, Mar 24, 2023

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 2/1	\$23,275.82
Deposits/Credits	0.00
Withdrawals/Debits	- 1,428.10
Ending balance on 2/28	\$21,847.72

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
2/1	<	Business to Business ACH Debit - Elavon Mer Svcs Merch Fee 230131 9115899123 Tidewater Ch0000000000		10.00	23,265.82
2/2		Merchant Service Merch Fee 230131 8036113911 Tcvscpa		15.60	23,250.22
2/3	<	Business to Business ACH Debit - Wav*User x LLC 7575230030 230202 Kenon Thomas		360.00	
2/3	<	Business to Business ACH Debit - Wav*User x LLC 7575230030 230202 Kenon Thomas		375.00	22,515.22
2/10		Recurring Payment authorized on 02/09 Intuit *Qbooks Onl Cl.Intuit.Com CA S303040464574545 Card 2916		30.00	22,485.22
2/21		Purchase authorized on 02/17 Vscpa 804-270-5344 VA S383048570480226 Card 1530		637.50	21,847.72
Ending balance on 2/28					21,847.72
Totals			\$0.00	\$1,428.10	

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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 02/01/2023 - 02/28/2023	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	\$22,366.00 <input type="checkbox"/>
• Minimum daily balance	\$500.00	\$21,847.72 <input type="checkbox"/>

C1/C1

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	5,000	0	0.0030	0.00
Transactions	4	100	0	0.50	0.00
Total service charges					\$0.00



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 **IMPORTANT ACCOUNT INFORMATION**

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.

The new year is a great time to make sure your security settings are up to date. Take a few minutes now to update your passwords, ensure we have your current contact information (mobile phone number, email), set up account alerts, and enable biometric sign on for the Wells Fargo Mobile® app. Learn more at [www.wellsfargo.com/securitytools](http://www.wellsfargo.com/securitytools).



**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 \$		