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

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By Kenon Thomas at 9:59 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: wellsfargo.com/biz

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

P.O. Box 6995

Portland, OR 97228-6995

## Your Business and Wells Fargo

Visit wellsfargo.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 wellsfargo.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

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Statement period activity sum	IIII AI V	ı

 Beginning balance on 1/1
 \$29,078.77

 Deposits/Credits
 2,755.00

 Withdrawals/Debits
 - 8,557.95

 Ending balance on 1/31
 \$23,275.82

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

ъ.	Check	P. 4.4	Deposits/	Withdrawals/	Ending daily
Date	Number	The state of the s	Credits	Debits	balance
1/3		Merchant Service Merch Fee 221231 8036113911 Tcvscpa		55.63	
1/3	<	Business to Business ACH Debit - Elavon Mer Svcs Merch Fee		10.00	29,013.14
		221231 9115899123 Tidewater Ch0000000000			
1/4		Bill Pay Kaplan on-Line xxx0627 on 01-04		5,950.00	23,063.14
1/10		Recurring Payment authorized on 01/09 Intuit *Qbooks Onl		30.00	23,033.14
		Cl.Intuit.Com CA S303009462051847 Card 2916			
1/17		Merchant Service Merch Dep 230114 8036113911 Tcvscpa	155.00		23,188.14
1/19		Mobile Deposit : Ref Number :812190751432	50.00		
1/19		Mobile Deposit : Ref Number :812190751638	50.00		
1/19		Mobile Deposit : Ref Number :712190750480	2,500.00		25,788.14
1/24		Bill Pay Kaplan on-Line xxx0627 on 01-24		2,380.00	
1/24		Zelle to Thomas Kenon on 01/24 Ref #Rp0Qys4Z6Q		132.32	23,275.82
		Reimbursement for Board Lunch on 01.11.202			
Ending ba	lance on 1/31				23,275.82
Totals			\$2,755.00	\$8,557.95	

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.

#### 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 01/01/2023 - 01/31/2023	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee Have any ONE of the following account requirements	Minimum required	This fee period
Average ledger balance	\$1,000.00	\$24,139.00 ÷
Minimum daily balance	\$500.00	\$23,033.14 ÷
C1/C1		

#### Account transaction fees summary

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Cash Deposited (\$)	0	5,000	0	0.0030	0.00
Transactions	8	100	0	0.50	0.00

Total service charges \$0.00

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.



# **MIPORTANT 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.

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.



#### 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 Ba	lance Calci	ulation W	orksheet/
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- 1. Use the following worksheet to calculate your overall account balance.
- 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.
- 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 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 \$	