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: 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 exploretours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

## \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.


Ending balance on 6/30
\$83,898.10

Account number: 2000024663858
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

## Interest summary

| Interest paid this statement | $\$ 0.69$ |
| :--- | ---: |
| Average collected balance | $\$ 83,897.41$ |
| Annual percentage yield earned | $0.01 \%$ |
| Interest earned this statement period | $\$ 0.69$ |
| Interest paid this year | $\$ 4.16$ |

## Transaction history

$\left.\begin{array}{llrr}\text { Date } & \text { Description } & \begin{array}{r}\text { Deposits/ } \\ \text { Credits }\end{array} & \begin{array}{r}\text { Withdrawals/ } \\ \text { Debits }\end{array}\end{array} \begin{array}{r}\text { Ending daily } \\ \text { balance }\end{array}\right]$

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 $06 / 01 / 2022-06 / 30 / 2022$ | Standard monthly service fee $\$ 5.00$ | You paid $\$ 0.00$ |
| :--- | ---: | ---: |
| How to avoid the monthly service fee | Minimum required | This fee period |
| Have any $\mathbf{O N E}$ of the following account requirements | $\$ 300.00$ | $\$ 83,897.41$ |
| - Minimum daily balance | $\vdots+$ |  |
| - Total automatic transfers from an eligible Wells Fargo business checking | $\$ 25.00$ | $\$ 0.00$ |
| account |  |  |

## Account transaction fees summary

|  | Units used | Units <br> included | Excess <br> units | Service charge per <br> excess units $(\$)$ | Total service <br> charge $(\$)$ |
| :--- | ---: | ---: | ---: | ---: | ---: |
| Service charge description | 0 | 20 | 0 | 0.50 | 0.00 |
| Deposited Items | 0,000 | 0 | 0.0030 | 0.00 |  |
| Cash Deposited (\$) | 0 | 5,00 |  | $\mathbf{0 . 0 0}$ |  |

## 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.

## $\boldsymbol{\gamma}$ 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.

## Important Information You Should Know

- To disp ute 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 isthe 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 arrangementsto 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 . . . . . . . . . . . . . . . . . . . . . . \$ $\qquad$

## ADD

B. Any deposits listed in your

| Number | Amount |  |
| :--- | :--- | :--- |
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## SUBTRACT

C. The total outstanding checks and withdrawals from the chart above - $\qquad$

## CALCU LATE THE ENDING BALANCE

(Part A + Part B - Part C)
This amount should be the same
as the current balance shown in
yourcheck register. \$
$\qquad$
TOTAL \$ $\qquad$

## CALCU LATE THE SUBTOTAL

(Add PartsA and B)
(Add PartsA and B)
$\ldots . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . t a t a l ~ \$ ~$ $\qquad$
register or transfers into your account which are not shown on your statement.

