

**TCVSCPA  
Reconciliation Detail**

**1050 · Wells Fargo - Checking, Period Ending 12/31/2018**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						7,986.52
<b>Cleared Transactions</b>						
<b>Checks and Payments - 8 items</b>						
Check	12/03/2018		Elavon	X	-128.93	-128.93
Check	12/03/2018		Elavon	X	-3.76	-132.69
Check	12/05/2018		Harris Teeter	X	-423.80	-556.49
Check	12/06/2018	2975	Chesapeake Confer...	X	-18,565.86	-19,122.35
Check	12/06/2018	2976	Chesapeake Confer...	X	-1,179.90	-20,302.25
Check	12/18/2018	2978	Chesapeake Confer...	X	-1,864.02	-22,166.27
Check	12/18/2018		UPS	X	-11.00	-22,177.27
Check	12/20/2018			X	-165.00	-22,342.27
Total Checks and Payments					-22,342.27	-22,342.27
<b>Deposits and Credits - 3 items</b>						
Deposit	12/03/2018			X	50.00	50.00
Deposit	12/04/2018			X	125.00	175.00
General Journal	12/06/2018			X	20,000.00	20,175.00
Total Deposits and Credits					20,175.00	20,175.00
Total Cleared Transactions					-2,167.27	-2,167.27
Cleared Balance					-2,167.27	5,819.25
<b>Uncleared Transactions</b>						
<b>Checks and Payments - 2 items</b>						
Check	01/10/2018	2947	Nicole Wood Sabo		-78.00	-78.00
Check	11/01/2018	2971	Angela Tumwa		-85.14	-163.14
Total Checks and Payments					-163.14	-163.14
Total Uncleared Transactions					-163.14	-163.14
Register Balance as of 12/31/2018					-2,330.41	5,656.11
<b>Ending Balance</b>					<b>-2,330.41</b>	<b>5,656.11</b>

**TCVSCPA**  
**Reconciliation Detail**  
**1075 · Wells Fargo Money Market, Period Ending 12/31/2018**

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Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						101,793.07
<b>Cleared Transactions</b>						
<b>Checks and Payments - 1 item</b>						
General Journal	12/06/2018			X	-20,000.00	-20,000.00
Total Checks and Payments					-20,000.00	-20,000.00
<b>Deposits and Credits - 1 item</b>						
Deposit	12/31/2018			X	6.06	6.06
Total Deposits and Credits					6.06	6.06
Total Cleared Transactions					-19,993.94	-19,993.94
Cleared Balance					-19,993.94	81,799.13
Register Balance as of 12/31/2018					-19,993.94	81,799.13
<b>Ending Balance</b>					<b>-19,993.94</b>	<b>81,799.13</b>

# Business High Yield Savings

Account number: **2000024663858** ■ December 1, 2018 - December 31, 2018 ■ Page 1 of 4



TIDEWATER CHAPTER VIRGINIA SOCIETY  
2720 ARCHERS MILL RD  
SUFFOLK VA 23434-7432

## Questions?

Available by phone 24 hours a day, 7 days a week:

Telecommunications Relay Services calls accepted

**1-800-CALL-WELLS** (1-800-225-5935)

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: [wellsfargo.com/biz](http://wellsfargo.com/biz)

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

P.O. Box 6995

Portland, OR 97228-6995

## Your Business and Wells Fargo

Since August 2003, the Wells Fargo/Gallup Small Business Index has surveyed small business owners on current and future perceptions of their business financial situation. View the latest results at [wellsfargoworks.com](http://wellsfargoworks.com).

### Activity summary

Beginning balance on 12/1	\$101,793.07
Deposits/Credits	6.06
Withdrawals/Debits	- 20,000.00
<b>Ending balance on 12/31</b>	<b>\$81,799.13</b>
Average ledger balance this period	\$85,018.87

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	\$6.06
Average collected balance	\$85,018.87
Annual percentage yield earned	0.08%
Interest earned this statement period	\$6.06
Interest paid this year	\$68.79



## Transaction history

Date	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
12/6	* Online Transfer to Tidewater Chapter Virginia Society Business Checking xxxxxxxx4678 Ref #lb05Hnbp5Z on 12/06/18		20,000.00	81,793.07
12/31	Interest Payment	6.06		81,799.13
<b>Ending balance on 12/31</b>				<b>81,799.13</b>
<b>Totals</b>		<b>\$6.06</b>	<b>\$20,000.00</b>	

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.

\* Indicates transaction counts toward the Regulation D and Wells Fargo savings withdrawal and transfer limit. Except outgoing wire transfers, there is no limit on the number of withdrawals or transfers made in person at an ATM or Wells Fargo location or on any types of deposits. For more information, please refer to your Account Agreement.

## Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 12/01/2018 - 12/31/2018	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$8,000.00	\$81,793.07 <input checked="" type="checkbox"/>

YP/YP

## Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Deposited Items	0	20	0	0.50	0.00
Cash Deposited (\$)	0	5,000	0	0.0030	0.00
<b>Total service charges</b>					<b>\$0.00</b>



## IMPORTANT ACCOUNT INFORMATION

On January 7, 2019, we will add the capability to receive real-time payments through the RTP® system ("RTP System"). The agreement governing your deposit account in the "Funds transfer services" section of the Deposit Account Agreement is amended to include the following provisions relating to your receipt of RTP payments.

### Receiving RTP Payments

The following additional terms apply to any real-time payments we receive for credit to your account through the RTP System. The terms "sender," "receiver," "sending bank," and "request for return of funds" are used here as defined in the system rules governing RTP payments ("RTP Rules"). In addition to the RTP Rules, RTP payments will be governed by the laws of the state of New York, including New York's version of Article 4A of the Uniform Commercial Code, as applicable, without regard to its conflict of laws principles.



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- The RTP System may be used only for eligible payments between a sender and receiver whose accounts are located in the United States. RTP payments that are permitted under the RTP Rules and our requirements are considered eligible payments for purposes of this Agreement.

- RTP payments are final and cannot be cancelled or amended by the sender. If you do not wish to accept an RTP payment received for credit to your account, you may request that we return such payment to the sender. We may, at our sole discretion, attempt to honor such request but will have no liability for our failure to do so.

- RTP payments are typically completed within thirty (30) seconds of transmission of the RTP payment by the sender, unless the RTP payment fails or is delayed due to a review by us or the sending bank, such as for fraud, regulatory, or compliance purposes. Transaction limits imposed by the RTP System or sending bank may also prevent RTP payments from being sent to your account.

We are under no obligation to honor, in whole or in part, any payment order or other instruction that could result in our contravention of applicable law, including, without limitation, requirements of the U.S. Department of the Treasury's Office of Foreign Assets Control ("OFAC") and the Financial Crimes Enforcement Network ("FinCEN").

We are adding the following clarification in the section of the Deposit Account Agreement titled "Rights and Responsibilities" under the subsection "When can we close your account?":

**Important information for Consumer and non-analyzed Business accounts with a zero balance: An account with a zero-balance may be subject to automatic closure on the fee period ending date, depending on when the last qualifying transaction posted to your account.**

- In order to prevent automatic closure, an account with a zero-balance must have a qualifying, non-automatic transaction posted within the last two months of the most recent fee period ending date. IOLTA and RETA accounts require a qualifying transaction within ten months of the most recent fee period ending date.

- Examples of qualifying transactions are deposits or withdrawals made at a banking location, ATM, or via telephone, mobile deposits, one-time transfers made at a banking location, ATM, online, mobile, or via telephone, or checks paid from the account.

- Automatic or electronic deposits, such as payroll, and automatic or electronic payments, including bill pay, recurring transfers, and any bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions for the purpose of preventing closure of an account with a zero-balance.



# Wells Fargo Business Choice Checking

Account number: **2018415004678** ■ December 1, 2018 - December 31, 2018 ■ 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:  
Telecommunications Relay Services calls accepted

**1-800-CALL-WELLS** (1-800-225-5935)

TTY: 1-800-877-4833

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Online: [wellsfargo.com/biz](http://wellsfargo.com/biz)

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P.O. Box 6995  
Portland, OR 97228-6995

## Your Business and Wells Fargo

Since August 2003, the Wells Fargo/Gallup Small Business Index has surveyed small business owners on current and future perceptions of their business financial situation. View the latest results at [wellsfargoworks.com](http://wellsfargoworks.com).

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com/biz](http://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

## Activity summary

Beginning balance on 12/1	\$7,986.52
Deposits/Credits	20,171.24
Withdrawals/Debits	- 22,338.51
<b>Ending balance on 12/31</b>	<b>\$5,819.25</b>
Average ledger balance this period	\$6,955.65

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 store.



**Transaction history**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
12/3		Edeposit IN Branch/Store 12/03/18 12:54:41 Pm 205 Battlefield Blvd S Chesapeake VA	50.00		
12/3	<	Business to Business ACH Debit - Elavon Mer Svcs Merch Fee 181130 9115899123 Tidewater Ch0000000000		128.93	7,907.59
12/4		American Express Settlement 181204 4455896720 Tidewater Ch4455896720	121.24		8,028.83
12/5		Purchase authorized on 12/05 Harris Te 1216 Greenbr Chesapeake VA P00000000532416180 Card 8242		423.80	7,605.03
12/6		Online Transfer From Tidewater Chapter Virginia Society Business High Yield Savings xxxxxxxx3858 Ref #Ib05Hnbp5Z on 12/06/18	20,000.00		
12/6	2976	Check		1,179.90	
12/6	2975	Check		18,565.86	7,859.27
12/18		Purchase authorized on 12/18 The UPS Store #5827 23 Chesapeake VA P00000000570876804 Card 8242		11.00	
12/18	2978	Check		1,864.02	5,984.25
12/20	<	Business to Business ACH Debit - Elavon Mer Svcs Merch Dep 181219 9115899123 Tidewater Ch0000000000		165.00	5,819.25
<b>Ending balance on 12/31</b>					<b>5,819.25</b>
<b>Totals</b>			<b>\$20,171.24</b>	<b>\$22,338.51</b>	

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
2975	12/6	18,565.86	2976	12/6	1,179.90	2978 *	12/18	1,864.02

\* Gap in check sequence.

**Monthly service fee summary**

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Fee period 12/01/2018 - 12/31/2018      Standard monthly service fee \$14.00      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	\$7,500.00	\$6,956.00 <input type="checkbox"/>
• A qualifying transaction from a linked Wells Fargo Business Payroll Services account	1	0 <input type="checkbox"/>
• A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 <input type="checkbox"/>
• Total number of posted Wells Fargo Debit Card purchases and/or payments	10	2 <input type="checkbox"/>
• Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 <input type="checkbox"/>
• Combined balances in linked accounts, which may include	\$10,000.00	<input checked="" type="checkbox"/>
- Average ledger balances in business checking, savings, and time accounts		
- Most recent statement balance in eligible Wells Fargo business credit cards and lines of credit, and combined average daily balances from the previous month in eligible Wells Fargo business and commercial loans and lines of credit		





**Monthly service fee summary (continued)**

**How to avoid the monthly service fee**

Minimum required

This fee period

- For complete details on how you can avoid the monthly service fee based on your combined balances please refer to page 7 of the Business Account Fee and Information Schedule at [www.wellsfargo.com/biz/fee-information](http://www.wellsfargo.com/biz/fee-information)

WX/WX

**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	7,500	0	0.0030	0.00
Transactions	8	200	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>



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