Wells Fargo Business Choice Checking

IWIRC-VIRGINIA NETWORK
1051 E CARY ST STE 602
RICHMOND VA 23219-4029

WM

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

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.

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	☐

Other Wells Fargo Benefits

Apply for a Commercial Equity Line of Credit by March 31, 2019, and enjoy Wells Fargo Prime Rate on your balance for 12 months

Whether you're looking to fund property improvements, business expansion, or the purchase of large equipment or property - we're here to help.

Wells Fargo offers up to $500,000 in secured real estate financing that can help you move your business forward. Enjoy easy access to this Wells Fargo Prime Rate-based equity line of credit for up to 5 years, after which it will convert to an adjustable rate 15-year loan for a total term of 20 years.

Key benefits:
- Low closing costs with competitive rates
- 1% origination fee due at closing
- No application fees
- No appraisal fees

To learn more or apply, call us at 1-866-416-4320, Monday - Friday, 6:00 a.m. to 6:00 p.m. Pacific Time, or visit us on the web at wellsfargo.com/biz/business-credit/real-estate/equity-line-of-credit/

Note: All financing is subject to credit approval. Some restrictions may apply.

Activity summary

Beginning balance on 1/1	$1,824.11
Deposits/Credits	0.00
Withdrawals/Debits	- 14.00
Ending balance on 1/31	**$1,810.11**
Average ledger balance this period	$1,824.11

Account number: **2000020900243**

IWIRC-VIRGINIA NETWORK

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*
1/31		Monthly Service Fee		14.00	1,810.11
Ending balance on 1/31					**1,810.11**
Totals			**$0.00**	**$14.00**	

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 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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 01/01/2019 - 01/31/2019	Standard monthly service fee $14.00	You paid $14.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Average ledger balance	$7,500.00	$1,824.00 ☐
· A qualifying transaction from a linked Wells Fargo Business Payroll Services account	1	0 ☐
· A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 ☐
· Total number of posted Wells Fargo Debit Card purchases and/or payments	10	0 ☐
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 ☐
· Combined balances in linked accounts, which may include	$10,000.00	☐
- 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		
- 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		

WELLS FARGO

Account transaction fees summary

Service charge description	*Units used*	*Units included*	*Excess units*	*Service charge per excess units ($)*	*Total service charge ($)*
Cash Deposited ($)	0	7,500	0	0.0030	0.00
Transactions	0	200	0	0.50	0.00
Total service charges					**$0.00**

WELLS FARGO

General statement policies for Wells Fargo Bank

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You must describe the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that relates to an identity theft, you will need to provide us with an identity theft report.

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 $	

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Business Spending Report	☑
Overdraft Protection	☐

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Note: All financing is subject to credit approval. Some restrictions may apply.

Activity summary

Beginning balance on 2/1	$1,810.11
Deposits/Credits	600.00
Withdrawals/Debits	- 833.13
Ending balance on 2/28	**$1,576.98**
Average ledger balance this period	$1,611.10

Account number: **2000020900243**

IWIRC-VIRGINIA NETWORK

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*
2/20	1067	Check		819.13	990.98
2/26		Edeposit IN Branch/Store 02/26/19 11:42:37 Am 1021 E Cary St Richmond VA	600.00		1,590.98
2/28		Monthly Service Fee		14.00	1,576.98
Ending balance on 2/28					**1,576.98**
Totals			**$600.00**	**$833.13**	

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.

Summary of checks written *(checks listed are also displayed in the preceding Transaction history)*

Number	*Date*	*Amount*
1067	2/20	819.13

Monthly service fee summary

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Fee period 02/01/2019 - 02/28/2019	Standard monthly service fee $14.00	You paid $14.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Average ledger balance	$7,500.00	$1,611.00 ☐
· A qualifying transaction from a linked Wells Fargo Business Payroll Services account	1	0 ☐
· A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 ☐
· Total number of posted Wells Fargo Debit Card purchases and/or payments	10	0 ☐
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 ☐

WELLS FARGO

Monthly service fee summary (continued)

How to avoid the monthly service fee	Minimum required	This fee period
· Combined balances in linked accounts, which may include - 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 - 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	$10,000.00	☐

WX/WX

Account transaction fees summary

Service charge description	*Units used*	*Units included*	*Excess units*	*Service charge per excess units ($)*	*Total service charge ($)*
Cash Deposited ($)	0	7,500	0	0.0030	0.00
Transactions	5	200	0	0.50	0.00
Total service charges					**$0.00**

WELLS FARGO

General statement policies for Wells Fargo Bank

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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 $	

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Wells Fargo Business Choice Checking

Account number: **2000020900243** ■ March 1, 2019 - March 31, 2019 ■

IWIRC-VIRGINIA NETWORK
1051 E CARY ST STE 602
RICHMOND VA 23219-4029

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Account options

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Business Online Banking	☑
Online Statements	☑
Business Bill Pay	☐
Business Spending Report	☑
Overdraft Protection	☐

Activity summary

Beginning balance on 3/1	$1,576.98
Deposits/Credits	250.00
Withdrawals/Debits	- 314.00
Ending balance on 3/31	**$1,512.98**
Average ledger balance this period	$1,567.30

Account number: **2000020900243**

IWIRC-VIRGINIA NETWORK

Virginia account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 051400549

For Wire Transfers use
Routing Number (RTN): 121000248

Overdraft Protection

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WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
3/8		Edeposit IN Branch/Store 03/08/19 04:21:46 Pm 1021 E Cary St Richmond VA	250.00		1,826.98
3/11	1068	Check		300.00	1,526.98
3/29		Monthly Service Fee		14.00	1,512.98
Ending balance on 3/31					**1,512.98**
Totals			**$250.00**	**$314.00**	

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.

Summary of checks written *(checks listed are also displayed in the preceding Transaction history)*

Number	Date	Amount
1068	3/11	300.00

Monthly service fee summary

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Fee period 03/01/2019 - 03/31/2019	Standard monthly service fee $14.00	You paid $14.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Average ledger balance	$7,500.00	$1,567.00 ☐
· A qualifying transaction from a linked Wells Fargo Business Payroll Services account	1	0 ☐
· A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 ☐
· Total number of posted Wells Fargo Debit Card purchases and/or payments	10	0 ☐
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 ☐
· Combined balances in linked accounts, which may include	$10,000.00	☐
- 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		
- 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		

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.
wx/wx

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units ($)	Total service charge ($)
Cash Deposited ($)	0	7,500	0	0.0030	0.00
Transactions	3	200	0	0.50	0.00
Total service charges					**$0.00**

WELLS FARGO

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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 $	

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Business Online Banking	☑
Online Statements	☑
Business Bill Pay	☐
Business Spending Report	☑
Overdraft Protection	☐

Other Wells Fargo Benefits

Looking for $10,000 to $100,000 in financing for business vehicles or equipment?

Whether you are interested in refinancing an existing vehicle loan,* or purchasing new or used vehicles or equipment, we're here to help.

The Equipment Express® loan provides flexible financing that could help move your business forward.
- Fixed rates
- Set payments
- No annual or prepayment fees

As a small business owner, there are plenty of uncertainties - don't let financing costs be one of them. With Equipment Express, you'll know your costs before you finance.

Plus, when you apply by June 30, 2019, the $150 documentation fee will be waived**

To learn more and apply, visit wellsfargo.com/express or visit your local banker. Or if you have specific questions about our loans, call 1-800-416-0056, Monday-Friday, 7:00 a.m. to 5:00 p.m. Pacific time, to talk to a specialist.

Note: All financing is subject to credit approval.

*Restrictions apply.
**Wells Fargo is offering a $150 documentation fee waiver to qualifying customers who apply for an Equipment Express loan account between 04/01/2019 and 06/30/2019. To qualify, customers must (1) apply for a new Equipment Express loan account during the offer period, and (2) access funds from the account within 60 days of account opening.

Activity summary

Beginning balance on 4/1	$1,512.98
Deposits/Credits	0.00
Withdrawals/Debits	- 113.04
Ending balance on 4/30	**$1,399.94**
Average ledger balance this period	$1,486.56

Account number: **2000020900243**

IWIRC-VIRGINIA NETWORK

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*
4/23	1069	Check		99.04	1,413.94
4/30		Monthly Service Fee		14.00	1,399.94
Ending balance on 4/30					**1,399.94**
Totals			**$0.00**	**$113.04**	

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.

Summary of checks written *(checks listed are also displayed in the preceding Transaction history)*

Number	*Date*	*Amount*
1069	4/23	99.04

Monthly service fee summary

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Fee period 04/01/2019 - 04/30/2019	Standard monthly service fee $14.00	You paid $14.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Average ledger balance	$7,500.00	$1,487.00 ☐
· A qualifying transaction from a linked Wells Fargo Business Payroll Services account	1	0 ☐
· A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 ☐
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	0 ☐

WELLS FARGO

Monthly service fee summary (continued)

How to avoid the monthly service fee	Minimum required	This fee period
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 ☐
· Combined balances in linked accounts, which may include	$10,000.00	☐
- 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		
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WX/WX

Account transaction fees summary

Service charge description	*Units used*	*Units included*	*Excess units*	*Service charge per excess units ($)*	*Total service charge ($)*
Cash Deposited ($)	0	7,500	0	0.0030	0.00
Transactions	1	200	0	0.50	0.00
Total service charges					**$0.00**

IMPORTANT ACCOUNT INFORMATION

Effective June 24, 2019, the cash deposited fee will be renamed to cash deposit processing fee. There is no change to the amount of cash you can deposit to your account each month at no charge. In addition, the fee assessed for exceeding the amount of cash deposited each month with no fee will remain the same. To review the amount of cash deposits processed each month with no fee and any cash deposit processing fees, please refer to Cash Deposited information in the "Account transaction fees summary" section of your statement.

If you have questions, please contact your local banker or call the phone number listed at the top of your statement. We appreciate your business and look forward to continuing to serve your financial needs.

WELLS FARGO

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ENTER

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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 $	

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TTY: 1-800-877-4833
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

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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	☐

Other Wells Fargo Benefits

Looking for $10,000 to $100,000 in financing for business vehicles or equipment?

Whether you are interested in refinancing an existing vehicle loan,* or purchasing new or used vehicles or equipment, we're here to help.

The Equipment Express® loan provides flexible financing that could help move your business forward.
- Fixed rates
- Set payments
- No annual or prepayment fees

As a small business owner, there are plenty of uncertainties - don't let financing costs be one of them. With Equipment Express, you'll know your costs before you finance.

Plus, when you apply by June 30, 2019, the $150 documentation fee will be waived**

To learn more and apply, visit wellsfargo.com/express or visit your local banker. Or if you have specific questions about our loans, call 1-800-416-0056, Monday-Friday, 7:00 a.m. to 5:00 p.m. Pacific time, to talk to a specialist.

Note: All financing is subject to credit approval.

*Restrictions apply.
**Wells Fargo is offering a $150 documentation fee waiver to qualifying customers who apply for an Equipment Express loan account between 04/01/2019 and 06/30/2019. To qualify, customers must (1) apply for a new Equipment Express loan account during the offer period, and (2) access funds from the account within 60 days of account opening.

Activity summary

Beginning balance on 5/1	$1,399.94
Deposits/Credits	0.00
Withdrawals/Debits	- 14.00
Ending balance on 5/31	**$1,385.94**
Average ledger balance this period	$1,399.94

Account number: **2000020900243**

IWIRC-VIRGINIA NETWORK

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*
5/31		Monthly Service Fee		14.00	1,385.94
Ending balance on 5/31					**1,385.94**
Totals			**$0.00**	**$14.00**	

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 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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 05/01/2019 - 05/31/2019 | Standard monthly service fee $14.00 | You paid $14.00

How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Average ledger balance	$7,500.00	$1,400.00 ☐
· A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 ☐
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	0 ☐
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 ☐
· Combined balances in linked accounts, which may include	$10,000.00	☐
- 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		
- 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		

Monthly service fee summary (continued)

WX/WX

Account transaction fees summary

Service charge description	*Units used*	*Units included*	*Excess units*	*Service charge per excess units ($)*	*Total service charge ($)*
Cash Deposited ($)	0	7,500	0	0.0030	0.00
Transactions	0	200	0	0.50	0.00
Total service charges					**$0.00**

IMPORTANT ACCOUNT INFORMATION

Effective June 24, 2019, the cash deposited fee will be renamed to cash deposit processing fee. There is no change to the amount of cash you can deposit to your account each month at no charge. In addition, the fee assessed for exceeding the amount of cash deposited each month with no fee will remain the same. To review the amount of cash deposits processed each month with no fee and any cash deposit processing fees, please refer to Cash Deposited information in the "Account transaction fees summary" section of your statement.

If you have questions, please contact your local banker or call the phone number listed at the top of your statement. We appreciate your business and look forward to continuing to serve your financial needs.

WELLS FARGO

General statement policies for Wells Fargo Bank

■ **Notice:** Wells Fargo Bank, N.A. may furnish information about accounts belonging to individuals, including sole proprietorships, to consumer reporting agencies. If this applies to you, you have the right to dispute the accuracy of information that we have reported by writing to us at: Overdraft Collections and Recovery, P.O. Box 5058, Portland, OR 97208-5058.

You must describe the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that relates to an identity theft, you will need to provide us with an identity theft report.

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 $	

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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	☐

Activity summary

Beginning balance on 6/1	$1,385.94
Deposits/Credits	0.00
Withdrawals/Debits	- 14.00
Ending balance on 6/30	**$1,371.94**
Average ledger balance this period	$1,385.94

Account number: **2000020900243**

IWIRC-VIRGINIA NETWORK

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.

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
6/28		Monthly Service Fee		14.00	1,371.94
Ending balance on 6/30					**1,371.94**
Totals			**$0.00**	**$14.00**	

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 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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 06/01/2019 - 06/30/2019	Standard monthly service fee $14.00	You paid $14.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Average ledger balance	$7,500.00	$1,386.00 ☐
· A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 ☐
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	0 ☐
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 ☐
· Combined balances in linked accounts, which may include	$10,000.00	☐
- 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		
- 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		

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.
wx/wx

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units ($)	Total service charge ($)
Cash Deposited ($)	0	7,500	0	0.0030	0.00
Transactions	0	200	0	0.50	0.00
Total service charges					**$0.00**

IMPORTANT ACCOUNT INFORMATION

Effective August 19, 2019, there will be changes to Service fees for Overdraft and Returned Items.

We may assess an overdraft fee for any item we pay into overdraft, and we may assess a returned item fee for any item returned unpaid. We limit our overdraft and/or returned item fees to eight (8) per business day. We will not assess an overdraft or Non-Sufficient Funds/NSF fee on items of $5 or less. If both your ending daily account balance and available balance are overdrawn by $5 or less after we have processed all of your transactions, we will not assess an overdraft fee on the items. No overdraft fee will be assessed on ATM and every day (one-time) debit card transactions unless Debit Card Overdraft Service is added to your account.

Revised Agreement for Online Access
We're updating our Online Access Agreement effective September 30, 2019.
To see what is changing, please visit wellsfargo.com/onlineupdates.

Effective March 25, 2019, Wells Fargo announced its decision to discontinue providing payroll services to its customers through its Business Payroll Services (BPS) division.

Prior to March 25, your checking account was eligible for a monthly service fee waiver with a qualifying transaction from a linked Wells Fargo Business Payroll Services account that is funded from a linked Business Choice Checking account at least once during the fee period.

Although a qualifying transaction through a Wells Fargo Payroll Services account will no longer be an option to waive the monthly service fee on your account, all of the following options to waive the fee each fee period* will remain the same:
- Maintain a $7,500 average ledger balance
- $10,000 in combined business balances (checking, savings, time accounts and credit; see the Schedule for details)
- 10 or more posted debit card transactions (any combination of posted debit card purchases or posted debit card payments of bills) from this checking account. (See the Schedule for more information)
- Linked to a Direct Pay** service through Wells Fargo Business Online®
- Qualifying transaction from a linked Wells Fargo Merchant Services account***

Additionally, if you were receiving a monthly service fee waiver through qualifying payroll services transactions prior to March 25th, Wells Fargo will continue to waive your monthly service fee until further notice.

If you have questions, please contact your local banker or call the phone number listed at the top of your statement. We appreciate your business and look forward to continuing to serve your financial needs.

*We will waive the monthly service fee for each fee period that ends within the first 64 days of opening the account to allow you to meet the requirements to avoid the monthly service fee.
**The Direct Pay service through Wells Fargo Business Online® can be linked to one Business Choice Checking account to qualify for a monthly service fee waiver.
***A qualifying transaction from a linked Wells Fargo Merchant Services account is a payment card transaction (e.g., Visa®, MasterCard® or Discover® Network) from a Wells Fargo Merchant Services product that is deposited to a linked Business Choice Checking account at least once during the fee period.

WELLS FARGO

General statement policies for Wells Fargo Bank

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You must describe the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that relates to an identity theft, you will need to provide us with an identity theft report.

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 $	

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Your Business and Wells Fargo

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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	☐

Activity summary

Beginning balance on 7/1	$1,371.94
Deposits/Credits	1,475.00
Withdrawals/Debits	- 14.00
Ending balance on 7/31	**$2,832.94**
Average ledger balance this period	$2,799.35

Account number: **2000020900243**

IWIRC-VIRGINIA NETWORK

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.

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
7/2		Edeposit IN Branch/Store 07/02/19 01:51:11 Pm 1021 E Cary St Richmond VA	1,475.00		2,846.94
7/31		Monthly Service Fee		14.00	2,832.94
Ending balance on 7/31					**2,832.94**
Totals			**$1,475.00**	**$14.00**	

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 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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/01/2019 - 07/31/2019	Standard monthly service fee $14.00	You paid $14.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Average ledger balance	$7,500.00	$2,799.00 ☐
· A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 ☐
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	0 ☐
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 ☐
· Combined balances in linked accounts, which may include	$10,000.00	☐
- 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		
- 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		

wx/wx

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units ($)	Total service charge ($)
Cash Deposited ($)	0	7,500	0	0.0030	0.00
Transactions	3	200	0	0.50	0.00
Total service charges					**$0.00**

IMPORTANT ACCOUNT INFORMATION

Effective August 19, 2019, there will be changes to Service fees for Overdraft and Returned Items.

We may assess an overdraft fee for any item we pay into overdraft, and we may assess a returned item fee for any item returned unpaid. We limit our overdraft and/or returned item fees to eight (8) per business day. We will not assess an overdraft or Non-Sufficient Funds/NSF fee on items of $5 or less. If both your ending daily account balance and available balance are overdrawn by $5 or less after we have processed all of your transactions, we will not assess an overdraft fee on the items. No overdraft fee will be assessed on ATM and every day (one-time) debit card transactions unless Debit Card Overdraft Service is added to your account.

WELLS FARGO

General statement policies for Wells Fargo Bank

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You must describe the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that relates to an identity theft, you will need to provide us with an identity theft report.

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 $	

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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	☐

Activity summary

Beginning balance on 8/1	$2,832.94
Deposits/Credits	0.00
Withdrawals/Debits	- 514.00
Ending balance on 8/31	**$2,318.94**
Average ledger balance this period	$2,639.39

Account number: **2000020900243**

IWIRC-VIRGINIA NETWORK

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
8/20	1070	Check		500.00	2,332.94
8/30		Monthly Service Fee		14.00	2,318.94
Ending balance on 8/31					**2,318.94**
Totals			**$0.00**	**$514.00**	

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.

Summary of checks written *(checks listed are also displayed in the preceding Transaction history)*

Number	Date	Amount
1070	8/20	500.00

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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/01/2019 - 08/31/2019	Standard monthly service fee $14.00	You paid $14.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Average ledger balance	$7,500.00	$2,639.00 ☐
· A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 ☐
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	0 ☐
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 ☐
· Combined balances in linked accounts, which may include	$10,000.00	☐
- 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		
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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.
wx/wx

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units ($)	Total service charge ($)
Cash Deposited ($)	0	7,500	0	0.0030	0.00
Transactions	1	200	0	0.50	0.00
Total service charges					**$0.00**

WELLS FARGO

General statement policies for Wells Fargo Bank

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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 $	

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TTY: 1-800-877-4833
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

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.

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	☐

Activity summary

Beginning balance on 9/1	$2,318.94
Deposits/Credits	102.70
Withdrawals/Debits	- 14.00
Ending balance on 9/30	**$2,407.64**
Average ledger balance this period	$2,366.86

Account number: **2000020900243**

IWIRC-VIRGINIA NETWORK

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
9/17		Eventbrite, Inc. EDI Pymnts 3-9789583 Rmr*IV*71568357885**102.7*102.7\	102.70		2,421.64
9/30		Monthly Service Fee		14.00	2,407.64
Ending balance on 9/30					**2,407.64**
Totals			**$102.70**	**$14.00**	

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 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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/01/2019 - 09/30/2019	Standard monthly service fee $14.00	You paid $14.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Average ledger balance	$7,500.00	$2,367.00 ☐
· A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 ☐
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	0 ☐
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 ☐
· Combined balances in linked accounts, which may include	$10,000.00	☐
- 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		
- For complete details on how you can avoid the monthly service fee based on your combined balances please refer to page 10 of the Business Account Fee and Information Schedule at www.wellsfargo.com/biz/fee-information		

wx/wx

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units ($)	Total service charge ($)
Cash Deposited ($)	0	7,500	0	0.0030	0.00
Transactions	1	200	0	0.50	0.00
Total service charges					**$0.00**

WELLS FARGO

General statement policies for Wells Fargo Bank

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You must describe the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that relates to an identity theft, you will need to provide us with an identity theft report.

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 $	

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Sheet Seq = 0317498
Sheet 00002 of 00002

Wells Fargo Business Choice Checking

IWIRC-VIRGINIA NETWORK
1051 E CARY ST STE 602
RICHMOND VA 23219-4029

WM

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
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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	☐

Activity summary

Beginning balance on 10/1	$2,407.64
Deposits/Credits	0.00
Withdrawals/Debits	- 434.41
Ending balance on 10/31	**$1,973.23**
Average ledger balance this period	$2,109.28

Account number: **2000020900243**

IWIRC-VIRGINIA NETWORK

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
10/10	1071	Check		420.41	1,987.23
10/31		Monthly Service Fee		14.00	1,973.23
Ending balance on 10/31					**1,973.23**
Totals			**$0.00**	**$434.41**	

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.

Summary of checks written *(checks listed are also displayed in the preceding Transaction history)*

Number	Date	Amount
1071	10/10	420.41

Monthly service fee summary

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Fee period 10/01/2019 - 10/31/2019	Standard monthly service fee $14.00	You paid $14.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Average ledger balance	$7,500.00	$2,109.00 ☐
· A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 ☐
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	0 ☐
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 ☐
· Combined balances in linked accounts, which may include	$10,000.00	☐
- 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		
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WX/WX

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units ($)	Total service charge ($)
Cash Deposited ($)	0	7,500	0	0.0030	0.00
Transactions	1	200	0	0.50	0.00
Total service charges					**$0.00**

WELLS FARGO

General statement policies for Wells Fargo Bank

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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 $	

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Wells Fargo Business Choice Checking

IWIRC-VIRGINIA NETWORK
1051 E CARY ST STE 602
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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	☐

Activity summary

Beginning balance on 11/1	$1,973.23
Deposits/Credits	0.00
Withdrawals/Debits	- 14.00
Ending balance on 11/30	**$1,959.23**
Average ledger balance this period	$1,973.23

Account number: **2000020900243**

IWIRC-VIRGINIA NETWORK

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.

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
11/29		Monthly Service Fee		14.00	1,959.23
Ending balance on 11/30					**1,959.23**
Totals			**$0.00**	**$14.00**	

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 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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 11/01/2019 - 11/30/2019	Standard monthly service fee $14.00	You paid $14.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Average ledger balance	$7,500.00	$1,973.00 ☐
· A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 ☐
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	0 ☐
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 ☐
· Combined balances in linked accounts, which may include	$10,000.00	☐
- 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		
- For complete details on how you can avoid the monthly service fee based on your combined balances please refer to page 10 of the Business Account Fee and Information Schedule at www.wellsfargo.com/biz/fee-information		

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.
wx/wx

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units ($)	Total service charge ($)
Cash Deposited ($)	0	7,500	0	0.0030	0.00
Transactions	0	200	0	0.50	0.00
Total service charges					**$0.00**

IMPORTANT ACCOUNT INFORMATION

We are updating the Wells Fargo Deposit Account Agreement as follows:

Effective December 31, 2019, in the section of the Agreement titled, "Rights and Responsibilities", the response to "Is your wireless operator authorized to provide information to assist in verifying your identity?" is deleted and replaced with the following:

Yes, and as part of your account relationship, we may rely on this information to assist in verifying your identity. You understand and agree that Wells Fargo may collect, use and retain personal or other information about you or your device pursuant to Wells Fargo's policies or as required by applicable law.

You authorize your wireless operator to disclose your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber and device details, if available, to Wells Fargo and service providers for the duration of the business relationship, solely for identity verification and fraud avoidance. Review our Privacy Policy for how we treat your data. You represent that you are the owner of the mobile phone number or have the delegated legal authority to act on behalf of the mobile subscriber to provide this consent.

General statement policies for Wells Fargo Bank

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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 $	

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Wells Fargo Business Choice Checking

December 31, 2019 ■ Page 1 of 3

IWIRC-VIRGINIA NETWORK
1051 E CARY ST STE 602
RICHMOND VA 23219-4029

WM

Questions?

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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	☐

IMPORTANT ACCOUNT INFORMATION

We may change the statement period and monthly fee period assigned to your account without advance notification. If your account earns interest, these changes will not affect interest calculations, but they may affect the date we post interest to your account.

For all accounts except business analyzed checking, if the first new fee period created by our change is fewer than 25 days, the bank will automatically waive the monthly service fee for that period.

Activity summary

Beginning balance on 12/1	$1,959.23
Deposits/Credits	0.00
Withdrawals/Debits	- 14.00
Ending balance on 12/31	**$1,945.23**
Average ledger balance this period	$1,959.23

Account number: **2000020900243**

IWIRC-VIRGINIA NETWORK

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*
12/31		Monthly Service Fee		14.00	1,945.23
Ending balance on 12/31					**1,945.23**
Totals			**$0.00**	**$14.00**	

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

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Fee period 12/01/2019 - 12/31/2019	Standard monthly service fee $14.00	You paid $14.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Average ledger balance	$7,500.00	$1,959.00 ☐
· A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 ☐
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	0 ☐
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 ☐
· Combined balances in linked accounts, which may include	$10,000.00	☐
- 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		
- For complete details on how you can avoid the monthly service fee based on your combined balances please refer to page 10 of the Business Account Fee and Information Schedule at www.wellsfargo.com/biz/fee-information		

WX/WX

Account transaction fees summary

Service charge description	*Units used*	*Units included*	*Excess units*	*Service charge per excess units ($)*	*Total service charge ($)*
Cash Deposited ($)	0	7,500	0	0.0030	0.00
Transactions	0	200	0	0.50	0.00
Total service charges					**$0.00**

WELLS FARGO

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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 $	

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