

# Wells Fargo Combined Statement of Accounts

Primary account number: **2000030923045** ■ January 1, 2016 - January 31, 2016 ■ Page 1 of 5



WEST BRANCH ACRES  
C/O MR ADAM SMITH  
109 BURKE CT  
BUCHANAN NY 10511-1303

## 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. (348)

P.O. Box 6995

Portland, OR 97228-6995

## Your Business and Wells Fargo

Cash flow is one of the most critical components of success for a small or mid-sized business. Achieving a positive cash flow does not come by chance. Learn more about managing cash flow by visiting [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

## Summary of accounts

### Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Business Choice Checking	2	2000030923045	3,041.01	3,218.54
Business Market Rate Account	3	2000030923058	3,000.24	3,000.36
<b>Total deposit accounts</b>			<b>\$6,041.25</b>	<b>\$6,218.90</b>



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

Number	Date	Amount	Number	Date	Amount
1023	1/15	400.00	1053 *	1/28	300.00

\* Gap in check sequence.

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 01/01/2016 - 01/31/2016	Standard monthly service fee \$14.00	You paid \$14.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
- Average ledger balance	\$7,500.00	\$2,844.00 <input type="checkbox"/>
- Qualifying transaction from a linked Wells Fargo Business Payroll Services account	1	0 <input type="checkbox"/>
- 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	0 <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 type="checkbox"/>
- Average ledger balances in business checking, savings, and time accounts		
- Most recent statement balance of Wells Fargo business credit cards, Wells Fargo Business Secured Credit Card, BusinessLine® line of credit, Wells Fargo Small Business Advantage® line of credit, Working Capital Line of Credit, Advancing Term Line of Credit, and BusinessLoan® term loan		
- Combined average daily balances from the previous month for Wells Fargo Business PrimeLoan <sup>SM</sup> , Commercial Equity Loan, Commercial Refinance Loan, Commercial Purchase Loan, Commercial Equity Line of Credit, Small Business Advantage® loan, Equipment Express® loan, and Equipment Express® Single Event loan		

WXWX

**Account transaction fees summary**

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Transactions	43	200	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

**Business Market Rate Account**

**Activity summary**

Beginning balance on 1/1	\$3,000.24
Deposits/Credits	0.12
Withdrawals/Debits	- 0.00
<b>Ending balance on 1/31</b>	<b>\$3,000.36</b>
Average ledger balance this period	\$3,000.24

Account number: **2000030923058**

**WEST BRANCH ACRES**

*New York account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 026012881

For Wire Transfers use

Routing Number (RTN): 121000248



### 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	26	200	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

### Business Market Rate Account

#### Activity summary

Beginning balance on 2/1	\$3,000.36
Deposits/Credits	0.12
Withdrawals/Debits	- 0.00
<b>Ending balance on 2/29</b>	<b>\$3,000.48</b>
Average ledger balance this period	\$3,000.36

Account number: **2000030923058**

#### WEST BRANCH ACRES

*New York account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 026012881

For Wire Transfers use

Routing Number (RTN): 121000248

#### Interest summary

Interest paid this statement	\$0.12
Average collected balance	\$3,000.36
Annual percentage yield earned	0.05%
Interest earned this statement period	\$0.12
Interest paid this year	\$0.24
Total interest paid in 2015	\$1.33

### Transaction history

Date	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
2/29	Interest Payment	0.12		3,000.48
<b>Ending balance on 2/29</b>				<b>3,000.48</b>
<b>Totals</b>		<b>\$0.12</b>	<b>\$0.00</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.*

#### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 02/01/2016 - 02/29/2016	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	\$2,500.00	\$3,000.36 <input checked="" type="checkbox"/>
· Average collected balance	\$5,000.00	\$3,000.00 <input type="checkbox"/>



## IMPORTANT ACCOUNT INFORMATION

Overdraft Fee Waiver Clarification: We will waive any overdraft fees if both your ending daily account balance (posted balance) and your available balance (which includes pending transactions) are overdrawn by \$5 or less and there are no items returned for insufficient funds at the end of our nightly processing. This fee waiver is associated with the total overdrawn balance, not the dollar size of the transaction(s) contributing to the overdrawn balance. To find out more about online banking tools that Wells Fargo offers to help you manage and track your spending, visit [wellsfargo.com/biz/online\\_banking](http://wellsfargo.com/biz/online_banking). For additional information, see your Account Agreement, speak with a local banker, or call the phone number on the top of your statement.

### Business Market Rate Account

#### Activity summary

Beginning balance on 3/1	\$3,000.48
Deposits/Credits	0.13
Withdrawals/Debits	- 0.00
<b>Ending balance on 3/31</b>	<b>\$3,000.61</b>
Average ledger balance this period	\$3,000.48

Account number: **2000030923058**

#### WEST BRANCH ACRES

*New York account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 026012881

For Wire Transfers use

Routing Number (RTN): 121000248

#### Interest summary

Interest paid this statement	\$0.13
Average collected balance	\$3,000.48
Annual percentage yield earned	0.05%
Interest earned this statement period	\$0.13
Interest paid this year	\$0.37
Total interest paid in 2015	\$1.33

#### Transaction history

<i>Date</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
3/31	Interest Payment	0.13		3,000.61
<b>Ending balance on 3/31</b>				<b>3,000.61</b>
<b>Totals</b>		<b>\$0.13</b>	<b>\$0.00</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.*

#### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 03/01/2016 - 03/31/2016

Standard monthly service fee \$10.00

You paid \$0.00



**Monthly service fee summary (continued)**

**How to avoid the monthly service fee**

Minimum required

This fee period

- Combined average daily balances from the previous month for Wells Fargo Business PrimeLoan<sup>SM</sup>, Commercial Equity Loan, Commercial Refinance Loan, Commercial Purchase Loan, Commercial Equity Line of Credit, Small Business Advantage<sup>®</sup> loan, Equipment Express<sup>®</sup> loan, and Equipment Express<sup>®</sup> Single Event loan

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.

WXWX

**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	50	200	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

 **IMPORTANT ACCOUNT INFORMATION**

Overdraft Fee Waiver Clarification: We will waive any overdraft fees if both your ending daily account balance (posted balance) and your available balance (which includes pending transactions) are overdrawn by \$5 or less and there are no items returned for insufficient funds at the end of our nightly processing. This fee waiver is associated with the total overdrawn balance, not the dollar size of the transaction(s) contributing to the overdrawn balance. To find out more about online banking tools that Wells Fargo offers to help you manage and track your spending, visit [wellsfargo.com/biz/online\\_banking](http://wellsfargo.com/biz/online_banking). For additional information, see your Account Agreement, speak with a local banker, or call the phone number on the top of your statement.

**Business Market Rate Account**

**Activity summary**

Beginning balance on 4/1	\$3,000.61
Deposits/Credits	0.12
Withdrawals/Debits	- 0.00
<b>Ending balance on 4/30</b>	<b>\$3,000.73</b>
Average ledger balance this period	\$3,000.61

Account number: **2000030923058**

**WEST BRANCH ACRES**

*New York account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 026012881

For Wire Transfers use

Routing Number (RTN): 121000248

**Interest summary**

Interest paid this statement	\$0.12
Average collected balance	\$3,000.61
Annual percentage yield earned	0.05%
Interest earned this statement period	\$0.12
Interest paid this year	\$0.49



## IMPORTANT ACCOUNT INFORMATION

As a reminder, if your purchases or other transactions exceed your account's available balance, then we may either:

- Pay the item(s), which creates an overdraft (OD), or
- Return the item(s) unpaid (returned item, Non-Sufficient Funds/NSF)

In either situation, we will charge you a \$35 fee per item.

We limit our overdraft and returned item fees to eight (8) on any business day. At the end of our nightly processing, if both your ending daily account balance and your available balance are overdrawn by \$5 or less and there are no items returned for insufficient funds after all transactions have posted, any overdraft fee(s) will be waived. This fee waiver is associated with your total overdrawn balance, not the dollar size of the transaction(s) contributing to the overdrawn balance.

Please note, the Business Account Agreement and the Business Account Fee and Information Schedule, both as amended, continue to govern your account. To learn more about overdrafts, please see the "Available balance, posting order, and overdrafts" section in the Business Account Agreement. You can access the Business Account Agreement and the Business Account Fee & Information Schedule at [wellsfargo.com/biz/fee-information](http://wellsfargo.com/biz/fee-information).

If you have any questions, please contact your local banker or call the number listed on your account statement.

## Business Market Rate Account

### Activity summary

Beginning balance on 5/1	\$3,000.73
Deposits/Credits	0.13
Withdrawals/Debits	- 0.00
<b>Ending balance on 5/31</b>	<b>\$3,000.86</b>
Average ledger balance this period	\$3,000.73

### Interest summary

Interest paid this statement	\$0.13
Average collected balance	\$3,000.73
Annual percentage yield earned	0.05%
Interest earned this statement period	\$0.13
Interest paid this year	\$0.62

Account number: **2000030923058**

### WEST BRANCH ACRES

*New York account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 026012881

For Wire Transfers use

Routing Number (RTN): 121000248



## Business Market Rate Account

### Activity summary

Beginning balance on 6/1	\$3,000.86
Deposits/Credits	0.12
Withdrawals/Debits	- 0.00
<b>Ending balance on 6/30</b>	<b>\$3,000.98</b>
Average ledger balance this period	\$3,000.86

Account number: **2000030923058**

#### WEST BRANCH ACRES

*New York account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 026012881

For Wire Transfers use

Routing Number (RTN): 121000248

### Interest summary

Interest paid this statement	\$0.12
Average collected balance	\$3,000.86
Annual percentage yield earned	0.05%
Interest earned this statement period	\$0.12
Interest paid this year	\$0.74

### Transaction history

Date	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
6/30	Interest Payment	0.12		3,000.98
<b>Ending balance on 6/30</b>				<b>3,000.98</b>
<b>Totals</b>		<b>\$0.12</b>	<b>\$0.00</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.*

### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 06/01/2016 - 06/30/2016	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	\$2,500.00	\$3,000.86 <input checked="" type="checkbox"/>
· Average collected balance	\$5,000.00	\$3,001.00 <input type="checkbox"/>

YN/YN

### 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>



**Monthly service fee summary (continued)**

**How to avoid the monthly service fee**

Minimum required

This fee period

- Most recent statement balance of Wells Fargo business credit cards, Wells Fargo Business Secured Credit Card, BusinessLine<sup>®</sup> line of credit, Wells Fargo Small Business Advantage<sup>®</sup> line of credit, Working Capital Line of Credit, Advancing Term Line of Credit, and BusinessLoan<sup>®</sup> term loan
- Combined average daily balances from the previous month for Wells Fargo Business PrimeLoan<sup>SM</sup>, Commercial Equity Loan, Commercial Refinance Loan, Commercial Purchase Loan, Commercial Equity Line of Credit, Small Business Advantage<sup>®</sup> loan, Equipment Express<sup>®</sup> loan, and Equipment Express<sup>®</sup> Single Event loan

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.

WXWX

**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	62	200	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

**Business Market Rate Account**

**Activity summary**

Beginning balance on 7/1	\$3,000.98
Deposits/Credits	0.13
Withdrawals/Debits	- 0.00
<b>Ending balance on 7/31</b>	<b>\$3,001.11</b>
Average ledger balance this period	\$3,000.98

Account number: **2000030923058**

**WEST BRANCH ACRES**

*New York account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 026012881

For Wire Transfers use

Routing Number (RTN): 121000248

**Interest summary**

Interest paid this statement	\$0.13
Average collected balance	\$3,000.98
Annual percentage yield earned	0.05%
Interest earned this statement period	\$0.13
Interest paid this year	\$0.87



**For more information or to apply, call: 1-866-416-4320, Monday - Friday, 6:00 a.m. to 6:00 p.m. Pacific Time.**  
 Visit [wellsfargo.com/biz/loans-and-lines/real-estate/financing-details/](http://wellsfargo.com/biz/loans-and-lines/real-estate/financing-details/) for details.

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

## **IMPORTANT ACCOUNT INFORMATION**

Here's some clarifying information on when your account could become dormant and what could happen.

### **When does my account become dormant?**

Generally, your account becomes dormant if you do not initiate an account-related activity for 12 months for a checking account, 34 months for a savings account, or 34 months after the first renewal for a Time Account (CD). An account-related activity is determined by the laws governing your account. Examples of account-related activity are depositing or withdrawing funds at a banking location or ATM, or writing a check which is paid from the account. Automatic transactions (including recurring and one-time), such as pre-authorized transfers/payments and electronic deposits, set up on the account may not qualify as account-related activity that you initiated.

### **What happens to a dormant account?**

We put safeguards in place to protect a dormant account which may include restricting the following: transfers between your Wells Fargo accounts using your ATM/debit card; transfers by phone using our automated banking service; transfers or payments through online, mobile, and text banking (including Bill Pay); or wire transfers (incoming and outgoing).

Normal monthly service and other fees continue to apply (except where prohibited by law). Your account funds may be transferred to the appropriate state if no activity occurs in the account within the time period as specified by state law. This transfer is known as "escheat." After transferring your account funds to the state, we will close your account and any interest will stop accruing. To recover your account funds, you must file a claim with the state.

For more information, please see your Business Account Agreement, speak with a local banker, or call the phone number on the top of your statement.

We would like to remind you of the following:

Under the ACH Rules, the Bank can return any non-consumer ACH debit entry as unauthorized until midnight of the business day following the business day the Bank posts the entry to your account. In order for the Bank to meet this deadline, you are required to notify us to return any non-consumer ACH debit entry as unauthorized by the cutoff time we separately disclose. The cutoff time is currently 3:00 PM Central Time. If you do not timely notify us of the unauthorized non-consumer ACH debit entry, we will not be able to return it without the cooperation and agreement of the originating bank and the originator of the debit entry. Any other effort to recover the funds must occur solely between you and the originator of the entry.

## **Business Market Rate Account**

### **Activity summary**

Beginning balance on 8/1	\$3,001.11
Deposits/Credits	0.13
Withdrawals/Debits	- 0.00
<b>Ending balance on 8/31</b>	<b>\$3,001.24</b>
Average ledger balance this period	\$3,001.11

Account number: **2000030923058**

### **WEST BRANCH ACRES**

*New York account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 026012881

For Wire Transfers use

Routing Number (RTN): 121000248



**Interest summary**

Interest paid this statement	\$0.13
Average collected balance	\$3,001.11
Annual percentage yield earned	0.05%
Interest earned this statement period	\$0.13
Interest paid this year	\$1.00

**Transaction history**

<i>Date</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
8/31	Interest Payment	0.13		3,001.24
<b>Ending balance on 8/31</b>				<b>3,001.24</b>
<b>Totals</b>		<b>\$0.13</b>	<b>\$0.00</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.*

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 08/01/2016 - 08/31/2016	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	\$2,500.00	\$3,001.11 <input checked="" type="checkbox"/>
· Average collected balance	\$5,000.00	\$3,001.00 <input type="checkbox"/>

YNYN

**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>
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>



## Business Market Rate Account

### Activity summary

Beginning balance on 9/1	\$3,001.24
Deposits/Credits	0.12
Withdrawals/Debits	- 0.00
<b>Ending balance on 9/30</b>	<b>\$3,001.36</b>
Average ledger balance this period	\$3,001.24

Account number: **2000030923058**

#### WEST BRANCH ACRES

*New York account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 026012881

For Wire Transfers use

Routing Number (RTN): 121000248

### Interest summary

Interest paid this statement	\$0.12
Average collected balance	\$3,001.24
Annual percentage yield earned	0.05%
Interest earned this statement period	\$0.12
Interest paid this year	\$1.12

### Transaction history

Date	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/30	Interest Payment	0.12		3,001.36
<b>Ending balance on 9/30</b>				<b>3,001.36</b>
<b>Totals</b>		<b>\$0.12</b>	<b>\$0.00</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.*

### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 09/01/2016 - 09/30/2016	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	\$2,500.00	\$3,001.24 <input checked="" type="checkbox"/>
· Average collected balance	\$5,000.00	\$3,001.00 <input type="checkbox"/>

YN/YN

### 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>



**Monthly service fee summary (continued)**

**How to avoid the monthly service fee**

- Combined average daily balances from the previous month for Wells Fargo Business PrimeLoan<sup>SM</sup>, Commercial Equity Loan, Commercial Refinance Loan, Commercial Purchase Loan, Commercial Equity Line of Credit, Small Business Advantage<sup>®</sup> loan, Equipment Express<sup>®</sup> loan, and Equipment Express<sup>®</sup> Single Event loan

Minimum required

This fee period

WXWX

**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	58	200	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

 **IMPORTANT ACCOUNT INFORMATION**

It's important for you to have peace of mind.

We want to ensure you're comfortable with your accounts and have the tools you need to manage your money. We recommend you visit your local Wells Fargo bank location, or call the toll-free number that appears on this statement, to make sure you are satisfied with all your accounts and services.

We'll spend time understanding your financial needs and reviewing your accounts and options. We'll also help you close any accounts or discontinue services you do not recognize or want, and discuss the process that's been established to address any remaining concerns resulting from accounts and services opened on your behalf.

**Business Market Rate Account**

**Activity summary**

Beginning balance on 10/1	\$3,001.36
Deposits/Credits	0.13
Withdrawals/Debits	- 0.00
<b>Ending balance on 10/31</b>	<b>\$3,001.49</b>
Average ledger balance this period	\$3,001.36

Account number: **2000030923058**

**WEST BRANCH ACRES**

*New York account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 026012881

For Wire Transfers use

Routing Number (RTN): 121000248



Note: Equity lines of credit are not eligible for this promotion. All financing is subject to credit approval. Some restrictions may apply.  
Equal housing lender.

## Business Market Rate Account

### Activity summary

Beginning balance on 11/1	\$3,001.49
Deposits/Credits	0.12
Withdrawals/Debits	- 0.00
<b>Ending balance on 11/30</b>	<b>\$3,001.61</b>
Average ledger balance this period	\$3,001.49

Account number: **2000030923058**

#### WEST BRANCH ACRES

*New York account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 026012881

For Wire Transfers use

Routing Number (RTN): 121000248

### Interest summary

Interest paid this statement	\$0.12
Average collected balance	\$3,001.49
Annual percentage yield earned	0.05%
Interest earned this statement period	\$0.12
Interest paid this year	\$1.37

### Transaction history

Date	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
11/30	Interest Payment	0.12		3,001.61
<b>Ending balance on 11/30</b>				<b>3,001.61</b>
<b>Totals</b>		<b>\$0.12</b>	<b>\$0.00</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.*

### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 11/01/2016 - 11/30/2016	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	\$2,500.00	\$3,001.49 <input checked="" type="checkbox"/>
· Average collected balance	\$5,000.00	\$3,001.00 <input type="checkbox"/>

YN/YN



- Debit card payments include: one-time and recurring payments of bills made with your debit card that post during the fee period
- Not Included: any transactions made at an ATM (Wells Fargo or Non-Wells Fargo), and ACH (Automated Clearing House) transactions
- Fee period: debit card transactions must post during the fee period to count. The dates of your fee period are located in the "Monthly service fee summary" section of this statement. Transactions received after the applicable cut-off time or on a non-business day (Saturday, Sunday and federal holidays) are posted on the next business day.

If you have any questions about how to avoid the monthly service fee on your account, please contact your local banker or call the number listed on this statement.



## IMPORTANT ACCOUNT INFORMATION

### Amendment to our Funds Availability Policy

Good news! Effective April 5, 2017, we've updated our funds availability policy to remove the delay of funds by one additional business day for certain checks deposited at a Wells Fargo location in Alaska. This applies only if the check was drawn on or payable at or through a paying bank not located in Alaska. Other funds availability policies are still in effect. Please see our Consumer Account Agreement for additional funds availability policies and details.

Periodically, we may evaluate the timing of statements, monthly service fee assessment and interest payments to your accounts. We may adjust the timing in order to align your statement, monthly service fee assessment (if any) and interest payment dates with one another. You may receive a partial statement that reflects activity and interest payments from the last statement date to the date of the change. No monthly service fees will be assessed during a partial statement period and there will be no impact to your interest rate or compounding frequency.

## Business Market Rate Account

### Activity summary

Beginning balance on 12/1	\$3,001.61
Deposits/Credits	0.13
Withdrawals/Debits	- 0.00
<b>Ending balance on 12/31</b>	<b>\$3,001.74</b>
 Average ledger balance this period	 \$3,001.61

Account number: **2000030923058**

### WEST BRANCH ACRES

*New York account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 026012881

For Wire Transfers use

Routing Number (RTN): 121000248

### Interest summary

Interest paid this statement	\$0.13
Average collected balance	\$3,001.61
Annual percentage yield earned	0.05%
Interest earned this statement period	\$0.13
Interest paid this year	\$1.50