# Wells Fargo Simple Business Checking

Account number: 2778759171 October 6, 2017 - November 6, 2017 Page 1 of 4



# WHISTLE TREE DEVELOPMENT CORP PO BOX 861 TANNERSVILLE NY 12485-0861

# **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. (348) P.O. Box 6995 Portland, OR 97228-6995

# Your Business and Wells Fargo

Cash flow is a key indicator of the financial health of your business. Find tips and strategies for effective cash flow management 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

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#### **Other Wells Fargo Benefits**

Limited time offer - origination fee waived on commercial real estate loans up to \$750,000 Whether you are looking to purchase, refinance, or leverage the equity in commercial property, we want to help with loans that offer competitive rates and a variety of term options. Apply by December 31, 2017, and we'll waive the origination fee - a savings of up to \$5,000.

Business Real Estate Financing wants to help you meet your commercial real estate goals.

**To learn more or to apply call us at 1-866-416-4320,** Monday - Friday, 6:00 a.m. to 6:00 p.m. Pacific Time.

You can also visit us on the web - wellsfargo.com/biz/loans-and-lines/real-estate

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.



## Activity summary

Beginning balance on 10/6	\$443.80
Deposits/Credits	0.00
Withdrawals/Debits	- 0.00
Ending balance on 11/6	\$443.80
Average ledger balance this period	\$443.80

Account number: 2778759171 WHISTLE TREE DEVELOPMENT CORP New York account terms and conditions apply For Direct Deposit use Routing Number (RTN): 026012881 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.

#### 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 10/06/2017 - 11/06/2017	Standard monthly service fee \$10.00	You paid \$0.00
The bank has waived the fee for this fee period.		
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
Average ledger balance	\$500.00	\$444.00
C1/C1		

# Account transaction fees summary

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Cash Deposited (\$)	0	3,000	0	0.0030	0.00
Transactions	0	50	0	0.50	0.00
Total service charges					\$0.00

Total service charges



Periodically, it is necessary to update selected sections of the disclosures you received when you opened your business account. These updates provide you with the most up to date account information and are very important; so please review this information carefully and feel free to contact us with any questions or concerns.

#### Effective Feb 15, 2018:

If a business debit card or business ATM card purchase amount exceeds the current available balance\* in the primary linked checking or savings account when you are making a purchase, you may be able to use your available balance to pay for a portion of the total purchase. The transaction will be subject to a partial authorization daily purchase limit set by the bank and your card's daily dollar limit.



We will first try to approve the full amount of the purchase with available funds in your checking account, account(s) linked for Overdraft Protection, and, if you are enrolled, using debit card overdraft service.

If this cannot result in an approval of the full amount of the purchase, the bank may approve a portion of the purchase using the remaining available funds in your checking account. This is called a "partial authorization." Here are some important details about partial authorizations:

- The remaining amount of the purchase total would need to be covered by another form of payment, such as cash or another card.

- If you are unable/unwilling to provide an additional form of payment, the partial authorization will be reversed by the merchant.

- Not all merchants are able to accept partial authorizations or process transactions using multiple forms of payment.

Thank you for being a Wells Fargo business customer. As a valued Wells Fargo customer we hope you find this information helpful. Again, if you have questions or concerns about these changes, please contact your local banker or call the number listed on your statement.

\*This balance may not reflect all of your transactions, such as checks you have written or debit card transactions that have been approved but not yet submitted for payment by the merchan t.

Reminder about effect of pending debit card transactions on your account

For each debit card transaction, we place an authorization hold and track the "pending" transaction until the merchant sends the final payment instruction to the bank. We receive final payment instructions for most transactions within one to two business days, but we generally must release the authorization hold after three business days. While pending, these transactions reduce your available balance. If transactions are presented for payment when your account has an insufficient available balance, you may be charged overdraft and/or insufficient fund (NSF) fees on those transactions. The bank will assess no more than eight (8) \$35 overdraft and/or NSF fees per day.

#### New limits on Fees

Effective November 6, 2017, we will waive overdraft or returned item (Non-Sufficient Fund/NSF) fees on any transactions that are \$5 or less, regardless of your ending account balance. We will continue to waive overdraft fees on all posted transactions if both your ending daily account balance and your available balance are overdrawn by \$5 or less and there are no items returned for non-sufficient funds after all transactions have posted.



### 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.
- Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
- Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

## ENTER

Α.	The ending balance	
	shown on your statement	\$
A	DD	
В.	Any deposits listed in your	\$
	register or transfers into	\$
	your account which are not	\$
	shown on your statement. +	\$
	TOTAL	\$
С	ALCULATE THE SUBTOTAL	
	(Add Parts A and B)	
	TOTAL	\$
รเ	JBTRACT	
C.	The total outstanding checks and withdrawals from the chart above	\$
С	ALCULATE 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 \$	