Initiate Business Checking℠

WELLS FARGO

SOUTH SUBURBAN FIRESIDE AREA
535 20TH AVE N
SOUTH SAINT PAUL MN 55075-1501

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-CALL-WELLS (1-800-225-5935)

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (300)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

Visit wellsfargo.com/digitalbusinessresources to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

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're making important changes to the terms and conditions of some of our accounts. If these changes affect you, they will be included in the Important Account Information section associated with your specific account.

Statement period activity summary

Beginning balance on 7/9	$7,882.64
Deposits/Credits	808.66
Withdrawals/Debits	- 5,383.72
Ending balance on 8/5	**$3,307.58**

Account number: [redacted]
SOUTH SUBURBAN FIRESIDE AREA
Minnesota account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 091000019
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 branch.

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
7/11		Purchase authorized on 07/10 Nawschatsworth 818-773-9999 CA S382191800022034 Card 7620		332.36	7,550.28
7/12	3563	Check		500.00	7,050.28
7/14		Withdrawal Made In A Branch/Store		4,500.00	2,550.28
7/20		Square Inc 220720P2 220720 L21516778547 South Suburban Firesid	135.64		2,685.92
8/1		Square Inc 220801P2 220801 L21517730840 South Suburban Firesid	67.67		2,753.59
8/2		Purchase authorized on 07/31 The UPS Store 2820 651-7029392 MN S582212822933008 Card 7620		51.36	2,702.23
8/3		Square Inc 220803P2 220803 L21517890228 South Suburban Firesid	101.35		2,803.58
8/4		eDeposit IN Branch/Store 08/04/22 04:58:47 PM 8770 E Point Douglas Rd S Cottage Grove MN 7620	504.00		3,307.58
Ending balance on 8/5					**3,307.58**
Totals			**$808.66**	**$5,383.72**	

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
3563	7/12	500.00

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/0[redacted]22	Standard monthly service fee $10.00	You paid $0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
• Average ledger balance	$1,000.00	$3,565.00 ☑
• Minimum daily balance	$500.00	$2,550.28 ☑

C1/C1

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 ($)	500	5,000	0	0.0030	0.00
Transactions	2	100	0	0.50	0.00
Total service charges					**$0.00**

Other Wells Fargo Benefits

Our National Business Banking Center customer service number 1-800-CALL-WELLS (1-800-225-5935) hours of operation have temporarily changed to 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Saturday and Sunday 9:00 a.m. to 10:00 p.m. Eastern Time. Access to our automated banking system, the ability to report a fraud claim on your business credit or debit card, and access to report a lost or stolen business card will continue to be available 24 hours a day, 7 days per week. Thank you for banking with Wells Fargo. We appreciate your business.

IMPORTANT ACCOUNT INFORMATION

Elimination of Returned Item (Non-sufficient Funds/NSF) Fee and Revised Daily Fee Limit: Under the terms of your Deposit Account Agreement, when certain transactions are presented for payment in an amount that is more than your available balance, Wells Fargo may either (1) pay the item into overdraft at our discretion and assess an overdraft fee, or (2) return the item unpaid and assess a Returned item/Non-sufficient funds (NSF) fee.

Effective June 1, 2022, we will no longer charge an NSF fee on items we return unpaid due to non-sufficient funds. **Overdraft fees will continue to apply to items we pay into overdraft at our discretion, under the terms of your Deposit Account Agreement (up to a maximum of four fees per business day for business accounts).** These changes do not impact fees that may be assessed by third parties or other banks for returned items.

For current versions of your Deposit Account Agreement, Business Account Fee and Information Schedule, and applicable addenda, please visit wellsfargo.com/biz/fee-information/.

To learn more about tools that Wells Fargo offers to help you avoid overdraft fees, visit wellsfargo.com/biz/help/faqs/overdraft-services, speak with a local banker, or call the phone number on the top of your statement.

Elimination of Overdraft Protection transfer/advance fee(s): Under the terms of your Deposit Account Agreement, we offer an optional Overdraft Protection service for checking accounts that allows you to link up to two eligible accounts (one savings, one credit) to authorize or pay transactions when you don't have enough money in your checking account. Transfers and advances of funds from these linked accounts may result in an Overdraft Protection transfer or advance fee.

Effective June 1, 2022, we will no longer charge transfer or advance fees for transfers/advances from accounts linked for Overdraft Protection. **For advances from a linked credit card or line of credit account, interest will continue to accrue from the date of each**

WELLS FARGO

advance. Overdraft fees will continue to apply to items we pay into overdraft that are not covered by transfers/advances from your linked account(s).

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

You no longer need to let us know when you travel

Due to enhanced security technology, you no longer need to let us know when you plan to travel. Please make sure your contact information on Wells Fargo Online® is up to date so we may alert you if we find unusual activity.

Important Information You Should Know

• **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts:** Wells Fargo Bank, N.A. may furnish information about deposit accounts to consumer reporting agencies. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

• **In case of errors or questions about other transactions (that are not electronic transfers):** Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.

• **If your account has a negative balance:** Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

Account Balance Calculation Worksheet

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

ENTER

A. The ending balance shown on your statement .... $ __________

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 $	

©2021 Wells Fargo Bank, N.A. All rights reserved. Member FDIC. NMLSR ID 399801

Initiate Business Checking℠

WELLS FARGO

SOUTH SUBURBAN FIRESIDE AREA
535 20TH AVE N
SOUTH SAINT PAUL MN 55075-1501

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-CALL-WELLS (1-800-225-5935)

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (300)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

Visit wellsfargo.com/digitalbusinessresources to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

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're making important changes to the terms and conditions of some of our accounts. If these changes affect you, they will be included in the Important Account Information section associated with your specific account.

Statement period activity summary

Beginning balance on 6/8	$8,024.09
Deposits/Credits	67.37
Withdrawals/Debits	- 208.82
Ending balance on 7/8	**$7,882.64**

Account number: [redacted]
SOUTH SUBURBAN FIRESIDE AREA
Minnesota account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 091000019

For Wire Transfers use
Routing Number (RTN): 121000248

WELLS FARGO

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 branch.

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
6/8		Square Inc 220608P2 220608 L21513771801 South Suburban Firesid	33.68		
6/8		Square Inc Sdv-Vrfy 220608 T200481981422 South Suburban Firesid	0.01		
6/8		Square Inc Sdv-Vrfy 220608 T200481981421 South Suburban Firesid		0.01	8,057.77
6/9		Purchase authorized on 06/08 Nawschatsworth 818-773-9999 CA S302159521498924 Card 7620		129.64	7,928.13
6/27		Square Inc 220627P2 220627 L21515106245 South Suburban Firesid	33.68		7,961.81
7/8		Purchase authorized on 07/06 The UPS Store 2820 651-7029392 MN S302188001456116 Card 7620		79.17	7,882.64
Ending balance on 7/8					**7,882.64**
Totals			**$67.37**	**$208.82**	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 06/08/2022 - 07/08/2022	Standard monthly service fee $10.00	You paid $0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
• Average ledger balance	$1,000.00	$7,943.00 ☑
• Minimum daily balance	$500.00	$7,882.64 ☑

C1/C1

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units ($)	Total service charge ($)
Cash Deposited ($)	0	5,000	0	0.0030	0.00
Transactions	1	100	0	0.50	0.00
Total service charges					**$0.00**

WELLS FARGO

Other Wells Fargo Benefits

Our National Business Banking Center customer service number 1-800-CALL-WELLS (1-800-225-5935) hours of operation have temporarily changed to 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Saturday and Sunday 9:00 a.m. to 10:00 p.m. Eastern Time. Access to our automated banking system, the ability to report a fraud claim on your business credit or debit card, and access to report a lost or stolen business card will continue to be available 24 hours a day, 7 days per week. Thank you for banking with Wells Fargo. We appreciate your business.

IMPORTANT ACCOUNT INFORMATION

Effective September 15, 2022, we are replacing the following paragraph in the "Special rules for new accounts" section of the Availability of Funds Policy in our Deposit Account Agreement:

The first $5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit.

The new paragraph is as follows:

The first $5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit, if your deposit meets certain conditions. For example, the checks must be payable to you. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first $5,525 may not be available until the second business day after the day of your deposit.

Elimination of Returned Item (Non-sufficient Funds/NSF) Fee and Revised Daily Fee Limit: Under the terms of your Deposit Account Agreement, when certain transactions are presented for payment in an amount that is more than your available balance, Wells Fargo may either (1) pay the item into overdraft at our discretion and assess an overdraft fee, or (2) return the item unpaid and assess a Returned item/Non-sufficient funds (NSF) fee.

Effective June 1, 2022, we will no longer charge an NSF fee on items we return unpaid due to non-sufficient funds. **Overdraft fees will continue to apply to items we pay into overdraft at our discretion, under the terms of your Deposit Account Agreement (up to a maximum of four fees per business day for business accounts).** These changes do not impact fees that may be assessed by third parties or other banks for returned items.

For current versions of your Deposit Account Agreement, Business Account Fee and Information Schedule, and applicable addenda, please visit wellsfargo.com/biz/fee-information/.

To learn more about tools that Wells Fargo offers to help you avoid overdraft fees, visit wellsfargo.com/biz/help/faqs/overdraft-services, speak with a local banker, or call the phone number on the top of your statement.

Elimination of Overdraft Protection transfer/advance fee(s): Under the terms of your Deposit Account Agreement, we offer an optional Overdraft Protection service for checking accounts that allows you to link up to two eligible accounts (one savings, one credit) to authorize or pay transactions when you don't have enough money in your checking account. Transfers and advances of funds from these linked accounts may result in an Overdraft Protection transfer or advance fee.

Effective June 1, 2022, we will no longer charge transfer or advance fees for transfers/advances from accounts linked for Overdraft Protection. **For advances from a linked credit card or line of credit account, interest will continue to accrue from the date of each advance. Overdraft fees will continue to apply to items we pay into overdraft that are not covered by transfers/advances from your linked account(s).**

WELLS FARGO

Important Information You Should Know

• **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts:** Wells Fargo Bank, N.A. may furnish information about deposit accounts to consumer reporting agencies. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

• **In case of errors or questions about other transactions (that are not electronic transfers):** Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.

• **If your account has a negative balance:** Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

Account Balance Calculation Worksheet

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

ENTER

A. The ending balance shown on your statement .... $ ____________

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 $ ____________

©2021 Wells Fargo Bank, N.A. All rights reserved. Member FDIC. NMLSR ID 399801

Checking/Savings Account History

[redacted]

STATEMENT MAILING NAME: SOUTH SUBURBAN FIRESIDE AREA

Show 25 entries Search:

Date	Description	Image Available	Check Number	Amount	Balance
09/01/2022	EDEPOSIT IN BRANCH/STORE	No		+7,229.36 (pending)	
09/01/2022	PURCHASE THE UPS STOR 651-7029392 MN CARD7620	No		12.67 (pending)	
09/01/2022	PURCHASE THE UPS STOR 651-7029392 MN CARD7620	No		89.72 (pending)	
08/24/2022	PURCHASE AUTHORIZED ON 08/23 HY-VEE COTTAGE GRO COTTAGE GROVE MN S302235862816493 CARD 7620	No		15.94	2,890.49
08/08/2022	PURCHASE AUTHORIZED ON 08/07 NAWSCHATSWORTH 818-773-9999 CA S462219646436058 CARD 7620	No		425.04	2,906.43
08/08/2022	PURCHASE AUTHORIZED ON 08/07 NAWSCHATSWORTH 818-773-9999 CA S382219642416174 CARD 7620	No		417.76	3,331.47
08/08/2022	Square Inc 220808P2 220808 L21518296700 South Suburban Firesid 5800429876 L21518296700 O00000091005474844662	No		+441.65	3,749.23
08/05/2022	MONTHLY SERVICE FEE REVERSAL	No		+10.00	3,307.58
08/05/2022	MONTHLY SERVICE FEE	No		10.00	3,297.58
08/04/2022	eDeposit in Branch/Store 08/04/22 04:58:47 PM 8770 E POINT DOUGLAS RD S COTTAGE GROVE MN 7620	Yes		+504.00	3,307.58
08/03/2022	Square Inc 220803P2 220803 L21517890228 South Suburban Firesid 5800429876 L21517890228 O00000091004258011258	No		+101.35	2,803.58
08/02/2022	PURCHASE AUTHORIZED ON 07/31 THE UPS STORE 2820 651-7029392 MN S582212822933008 CARD 7620	No		51.36	2,702.23
08/01/2022	Square Inc 220801P2 220801 L21517730840 South Suburban Firesid 5800429876 L21517730840	No		+67.67	2,753.59

Date	Description	Available	Number	Amount	Balance
07/20/2022	Square Inc 220720P2 220720 L21516778547 South Suburban Firesid 5800429876 L21516778547 O00000091003855397029	No		+135.64	2,685.92
07/14/2022	WITHDRAWAL MADE IN A BRANCH/STORE	Yes		4,500.00	2,550.28
07/12/2022	CHECK	Yes	3563	500.00	7,050.28
07/11/2022	PURCHASE AUTHORIZED ON 07/10 NAWSCHATSWORTH 818-773-9999 CA S382191800022034 CARD 7620	No		332.36	7,550.28
07/08/2022	MONTHLY SERVICE FEE REVERSAL	No		+10.00	7,882.64
07/08/2022	MONTHLY SERVICE FEE	No		10.00	7,872.64
07/08/2022	PURCHASE AUTHORIZED ON 07/06 THE UPS STORE 2820 651-7029392 MN S302188001456116 CARD 7620	No		79.17	7,882.64
06/27/2022	Square Inc 220627P2 220627 L21515106245 South Suburban Firesid 5800429876 L21515106245 O00000091004356694730	No		+33.68	7,961.81
06/09/2022	PURCHASE AUTHORIZED ON 06/08 NAWSCHATSWORTH 818-773-9999 CA S302159521498924 CARD 7620	No		129.64	7,928.13
06/08/2022	Square Inc SDV-VRFY 220608 T200481981421 South Suburban Firesid 9424300002 T200481981421 0R00000091006067995530	No		0.01	8,057.77
06/08/2022	Square Inc SDV-VRFY 220608 T200481981422 South Suburban Firesid 9424300002 T200481981422 R00000091006067995531	No		+0.01	8,057.78
06/08/2022	Square Inc 220608P2 220608 L21513771801 South Suburban Firesid 5800429876 L21513771801 O00000091006060604342	No		+33.68	8,057.77

Showing 1 to 25 of 28 entries

Previous 1 2 Next

CLOSE