# Navigate Business Checking SM December 31, 2024 ■ Page 1 of 7



WESTERN WOOD PRODUCTS 181 HIGHWAY 555 RATON NM 87740-2810

#### Questions?

Available by phone Mon-Sat 7:00am-11:00pm Eastern Time, Sun 9:00am-10:00pm Eastern Time: 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. (585)

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	$\overline{}$

#### Other Wells Fargo Benefits

- 3 Things to watch out for when shopping online for the holidays
- 1. Fake Fraud alerts. Be careful if you receive a call or message about a fraudulent purchase. Always contact the merchant, your bank or card provider directly to verify.
- 2. Bogus shipping notifications. Look out for texts or emails that say there's an issue or problem with your package delivery. Don't click links or open attachments without verifying first.
- 3. Questionable sellers or sites. Watch out for sellers who pressure you to pay with a payment app, gift card or crypto. Only purchase concert and sporting events tickets from the original legitimate site. Be cautious of buying a new kitten or puppy from a social media ad. Meet the pet in person before paying.

Tip: Use a credit card to make online purchases if you can - it has additional security features built in.

How to donate safely this holiday season

This holiday season, safely support your favorite causes and avoid charity scams. Before donating, research new charities using a resource like Better Business Bureau® or give.org.



Statement period activity summary	
Beginning balance on 12/1	\$10,132.96
Deposits/Credits	45,530.50
Withdrawals/Debits	- 38,406.64
Ending balance on 12/31	\$17,256.82

Account number: 1487347849 WESTERN WOOD PRODUCTS

NEW Mexico account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 107002192

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.

\$0.93

Interest summary	
Interest paid this statement	\$0.01
Average collected balance	\$2,020.80
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.01

# Transaction history

Interest paid this year

	Check		Deposits/	Withdrawals/	Ending daily
Date	Number	Description	Credits	Debits	balance
12/2		Tractor Supply C Tscachpaym 2.50*30.45\SE*12*0001\GE*1*00000210\lea*1*000000	4,476.15		
12/2		eDeposit IN Branch 12/02/24 01:07:15 PM 1103 S 2nd St Raton NM	11,771.03		
12/2		Purchase authorized on 11/30 Ta Springer Springer NM P00000279455433 Card 0636		85.00	
12/2		Purchase authorized on 12/01 Loaf N Jug 0027 1262 S Raton NM P00000385168699 Card 0636		54.08	
12/2		WT 241202-234447 Bank of America, N. /Bnf=Salerno Packaging Inc Srf# Ow00005168600219 Trn#241202234447 Rfb# Ow00005168600219		13,250.00	
12/2	7895	Check		150.00	12,841.06
12/3		Recurring Payment authorized on 12/02 Sxm*Siriusxm.Com/A 888-635-5144 NY S464337313212455 Card 0636		6.57	
12/3		Citi Card Online Payment 241202 421555601212369 Raymond D Levengood		3,839.21	8,995.28
12/4		Recurring Payment authorized on 12/01 Apple.Com/Bill 866-712-7753 CA S464336360848168 Card 0636		14.06	
12/4		Purchase authorized on 12/01 Apple.Com/Bill 866-712-7753 CA S384337047644986 Card 0636		37.87	
12/4		Purchase authorized on 12/04 Tractor Supply C 101 York Raton NM P584339790564276 Card 0636		39.97	
12/4	7896	Check		5,000.00	
12/4	<	Business to Business ACH Debit - Intuit * Qbooks Pay 241203 4831041 Western Wood Products		257.66	3,645.72
12/6		Recurring Payment authorized on 12/03 Apple.Com/Bill 866-712-7753 CA S584338562693203 Card 0636		3.24	
12/6		Recurring Payment authorized on 12/03 Apple.Com/Bill 866-712-7753 CA S584338720443074 Card 0636		10.82	
12/6		Purchase authorized on 12/06 Alta Convenience Raton NM P000000479910399 Card 0636		90.60	3,541.06



# Transaction history(continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
12/9		Recurring Payment authorized on 12/04 Apple.Com/Bill 866-712-7753 CA S464339572238094 Card 0636		8.65	
12/9		Purchase authorized on 12/06 Wood-Mizer LLC 8005530182 IN S464341752460047 Card 0636		227.83	
12/9		Recurring Payment authorized on 12/07 The Epoch Times 833-699-1888 NY S464342558312536 Card 0636		4.00	
12/9		Purchase authorized on 12/08 Alta Convenience Raton NM P00000280140887 Card 0636		24.78	3,275.80
12/10		Purchase authorized on 12/09 Ebay O*23-12419-88 408-3766151 CA S304344549453571 Card 0636		115.91	
12/10		Purchase authorized on 12/10 Tractor Supply C 101 York Raton NM P304345787651134 Card 0636		29.35	
12/10		Purchase authorized on 12/10 Mulligans Raton NM P00000983544488 Card 0636		109.61	3,020.93
12/11		Purchase authorized on 12/08 Apple.Com/Bill 866-712-7753 CA S464344035550048 Card 0636		21.64	
12/11		Baca Valley Tele Telephone Dec 24 3557 Western Wood Products		327.41	2,671.88
12/12		Purchase authorized on 12/10 Bur*Surplus Center 800-488-3407 NE S384345757434888 Card 0636		301.67	
12/12		Purchase authorized on 12/11 Ebay O*24-12445-19 408-3766151 CA S464346744149942 Card 0636		84.91	
12/12		Purchase authorized on 12/11 Ebay O*08-12448-35 408-3766151 CA S584346747419434 Card 0636		137.15	
12/12	7902	Check		175.00	1,973.15
12/13	-	Purchase authorized on 12/11 B.H. Payne and CO. 404-761-8711 GA S464346757645235 Card 0636		564.05	
12/13		Purchase authorized on 12/12 Wood-Mizer LLC 8005530182 IN S384347750923113 Card 0636		64.65	
12/13	<	Business to Business ACH Debit - Intuit * Quickbooks 241212 8259086 Western Wood Products		514.23	
12/13		Achivr Visb Bill Pymnt 241212 8207384 Western Woods		674.46	
12/13	7897	Check		150.00	
12/13	7898	Check		186.71	
12/13	7901	Check		293.50	-474.45
12/16		Overdraft Fee for a Transaction Posted on 12/13 \$186.71 Check # 07898		35.00	
12/16		Overdraft Fee for a Transaction Posted on 12/13 \$293.50 Check # 07901		35.00	
12/16		eDeposit IN Branch 12/16/24 09:54:07 Am 1103 S 2nd St Raton NM	4,000.00		
12/16		eDeposit IN Branch 12/16/24 02:25:08 PM 1103 S 2nd St Raton NM	3,200.27		
12/16		Farmers Ins EFT Pymt 241213 G273362662 Raymond D Levengood		600.80	6,055.02
12/17	7900	Deposited OR Cashed Check		3,375.00	
12/17	7903	Check		244.92	2,435.10
12/18		Purchase authorized on 12/18 Tractor Supply C 101 York Raton NM P464353803351377 Card 0636		219.96	2,215.14
12/19		Purchase authorized on 12/17 B.H. Payne and CO. 404-761-8711 GA S464352575050394 Card 0636		1,570.38	
12/19		Purchase authorized on 12/18 Sp V-Belt Guys 160-53321417 SD S584353653457471 Card 0636		45.55	
12/19	7905	Check		318.63	
12/19	<	Business to Business ACH Debit - Nmhixind Healthins 10080483 Ray Levengood		225.41	55.17
12/20		Deposit Made In A Branch/Store	2,720.55		
12/20	<	Business to Business ACH Debit - Intuit * Qbooks Pay 241219 1009088 Western Wood Products	·	286.89	2,488.83
12/23		Recurring Payment authorized on 12/20 Apple.Com/Bill 866-712-7753 CA S304355389469678 Card 0636		11.90	
12/23		Purchase authorized on 12/21 Apple.Com/Bill 866-712-7753		43.28	2,433.65



# Transaction history(continued)

	Check		Deposits/	Withdrawals/	Ending daily
Date	Number	Description	Credits	Debits	balance
12/24		eDeposit IN Branch 12/24/24 09:53:06 Am 1103 S 2nd St Raton NM	500.00		
12/24	7906	Check		306.69	
12/24	7907	Check		681.00	
12/24		Citi Card Online Payment 241223 421573660569106 Raymond D Levengood		1,000.00	
12/24	7908	Check		191.96	754.00
12/26		Overdraft Fee for a Transaction Posted on 12/24 \$191.96 Check # 07908		35.00	
12/26		eDeposit IN Branch 12/26/24 11:54:09 Am 1103 S 2nd St Raton NM	200.00		
12/26		Purchase authorized on 12/24 Fuelbox Industrial Jacksonville FL S384359402712809 Card 0636		765.95	153.05
12/27		Recurring Payment authorized on 12/26 Canary 978-254-7736 NY S584361529513454 Card 0636		54.12	
12/27	<	Business to Business ACH Debit - Tax_Rev_Grt_Ecks Trd Pmnt 241226 xxxxx1184 Western Wood Products		16.81	
12/27		Zia Natural Gas Gas Bill 241226 000002300941-00 Western Wood Products		20.74	61.38
12/30		Deposit Made In A Branch/Store	6,984.18		
12/30	7899	Check		1,440.00	5,605.56
12/31		eDeposit IN Branch 12/31/24 02:12:31 PM 1103 S 2nd St Raton NM	11,678.31		
12/31		Interest Payment	0.01		
12/31		Monthly Service Fee		25.00	
12/31		State Sales Tax		2.06	17,256.82
Ending ba	lance on 12/3	1			17,256.82
Totals			\$45,530.50	\$38,406.64	

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	Number	Date	Amount	Number	Date	Amount
7895	12/2	150.00	7900	12/17	3,375.00	7905 *	12/19	318.63
7896	12/4	5,000.00	7901	12/13	293.50	7906	12/24	306.69
7897	12/13	150.00	7902	12/12	175.00	7907	12/24	681.00
7898	12/13	186.71	7903	12/17	244.92	7908	12/24	191.96
7899	12/30	1,440.00						

<sup>\*</sup> Gap in check sequence.

# Items returned unpaid

Date	Description			Amount
12/6	Commercial Cred Auth Payme 241205 G-814E03A2D54B4 Western Wood Products,	Reference #	091000016395112	10,715.00

Susiness to Business ACH: If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.



## 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 12/01/2024 - 12/31/2024	Standard monthly service fee \$25.00	You paid \$25.00
How to avoid the monthly service fee Have any ONE of the following each fee period	Minimum required	This fee period
Minimum daily balance	\$10,000.00	-\$474.45
<ul> <li>Combined balance in linked accounts, which may include</li> </ul>	\$15,000.00	\$2,917.12
<ul> <li>Average ledger balance in your Navigate Business Checking, Initi Checking, and Additional Navigate Business Checking, plus</li> <li>Average ledger balance in your Business Market Rate Savings and Platinum Savings, plus</li> <li>Average ledger balance in your Business Time Account (CD)</li> </ul>		_
WK/WK		

# Account transaction fees summary

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Cash Deposited (\$)	200	20,000	0	0.0030	0.00
Transactions	33	250	0	0.50	0.00

Total service charges \$0.00



### ATM Cash Deposit Security Limitations

Effective November 6, 2024, the section of the Deposit Account Agreement titled "Depositing Funds," subsection titled "Our right to decline deposits," is deleted and replaced with the following:

### Our right to decline deposits

We may decline all or part of a deposit, including cash, for any reason. This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion. There are limits on the total dollar amount of checks that can be deposited at Wells Fargo ATMs per transaction. We may decline ATM check deposits that exceed \$1 million. For security reasons there may also be limits on the dollar amount or frequency of cash deposits you can make at Wells Fargo ATMs.



If we cannot verify an endorsement, we can also decline to pay, cash, or send the item for collection. We can require that all endorsers be present and that you deposit the item instead of cashing it.

Non-account owners are not allowed to deposit cash into consumer accounts. For business accounts, any person wanting to make a cash deposit must provide an acceptable form of identification before we accept a cash deposit.

Wells Fargo Deposit Account Agreement: Changes To Consumer Arbitration Agreement And Other Dispute Resolution Provisions

Effective November 6, 2024, we are updating the Wells Fargo Deposit Account Agreement. This includes changes to the dispute resolution provisions. Wells Fargo greatly values and appreciates its relationships with its customers. These changes are designed to ensure that in the unlikely event that a dispute arises between us, that there are streamlined procedures in place to ensure a fair and efficient process in arbitration.

The changes to the arbitration agreement applicable to Consumer Accounts ("Arbitration Agreement" or "Agreement") can be found at pp. 38-39 of the Wells Fargo Deposit Account Agreement, including: (a) the party initiating arbitration must sign the arbitration demand and include certain information in its demand; (b) any party may request to have the arbitration conducted by a video or in-person hearing or through written submissions, with certain exceptions; (c) like in federal court, the arbitrator may issue sanctions or order cost shifting under certain circumstances consistent with the Federal Rules of Civil Procedure; (d) all issues are for the arbitrator to decide, except that issues relating to whether an arbitration agreement exists or whether a dispute falls within that agreement, or whether the agreement is enforceable, are for a court to decide; and (e) a small claims court will determine whether a dispute falls within its jurisdiction if a party chooses to have a claim brought to such a court.

The updates also include changes to the Additional Terms and Services, located at pp. 42-43 of the Wells Fargo Deposit Account Agreement, including: (a) modifications to the class action waiver applicable in arbitration and litigation; and (b) the addition of a venue provision noting that if the Arbitration Agreement is ever deemed not applicable, then, except for disputes brought in small claims court, the parties consent to the jurisdiction of the state or federal courts in the state whose laws govern the consumer's account.

The revised Deposit Account Agreement, effective November 6, 2024, is available at www.wellsfargo.com/online-banking/consumer-account-fees/, by calling the Bank at the number listed on your account statement, or by visiting a branch.

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.



## 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 Early Warning Services. 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. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. 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.
- To download and print an Account Balance Calculation Worksheet (PDF) to help you balance your checking or savings account, enter www.wellsfargo.com/balancemyaccount in your browser on either your computer or mobile device.

#### 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** 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	ltems Outstanding	Amount
	Total amount \$	