

# Navigate Business Checking<sup>SM</sup>

August 31, 2022 ■ Page 1 of 7

WELLS  
FARGO

TOBACCO HOUSE & VAPE INC.  
1605 WILLIAMSON RD NE  
ROANOKE VA 24012-5126

## 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:** wells Fargo.com/biz

**Write:** Wells Fargo Bank, N.A. (377)

P.O. Box 6995

Portland, OR 97228-6995

## Your Business and Wells Fargo

Visit wells Fargo.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 wells Fargo.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 8/1	\$9,089.41
Deposits/Credits	45,277.78
Withdrawals/Debits	- 53,457.63
Ending balance on 8/31	\$909.56

Account number: 3387251527

TOBACCO HOUSE & VAPE INC.

**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 branch.

## Interest summary

Interest paid this statement	\$0.02
Average collected balance	\$2,862.86
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.02
Interest paid this year	\$0.29

## Transaction history

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
8/1		Bankcard 1131 Mtot Dep 220729 518353580128106 Tobacco House & Vape I	1,771.97		
8/1		Bankcard 1131 Mtot Dep 220731 518353580128106 Tobacco House & Vape I	2,393.79		
8/1		Recurring Payment authorized on 07/29 Apple.Com/Bill 866-712-7753 CA S582210733454404 Card 0057		2.99	
8/1		Purchase authorized on 07/30 Wal-Mart #2337 Rocky Mount VA S302211634266979 Card 0057		299.22	
8/1		Purchase authorized on 07/30 Bethlehem Restaura Roanoke VA S462211735884484 Card 0057		36.15	
8/1	1056	Check		5,790.56	7,126.25
8/2		Bankcard 1131 Mtot Dep 220801 518353580128106 Tobacco House & Vape I	1,459.66		
8/2		Purchase authorized on 07/28 Cox Roanoke Comm S 800-234-3993 VA S582209743726164 Card 0057		252.69	
8/2		Purchase authorized on 07/31 National Retail So 800-2150931 NJ S382213143510873 Card 0057		31.54	
8/2	<	Business to Business ACH Debit - National Retail ACH 220801 973-438-6101 Tobacco House & Vape		26.27	
8/2	<	Business to Business ACH Debit - Bankcard-1205 Mtot Disc 220731 530961100069087 Tobacco House and Vape		79.00	
8/2	<	Business to Business ACH Debit - Bankcard 1131 Mtot Disc 220731 518353580128106 Tobacco House & Vape I		1,175.09	
8/2	<	Business to Business ACH Debit - Mkb Realtors Web Pmts 080222 C84P66 Amr A Salim		1,900.00	5,121.32
8/3		Liggett Vector Payment 9222703 Lliamson Rd\N4*Roanoke*VA\SE*9*000001957\GE*1*1\I	166.50		
8/3		Bankcard 1131 Mtot Dep 220802 518353580128106 Tobacco House & Vape I	1,119.99		
8/3		Purchase authorized on 08/01 Prepaid Phone Zone 888-6143435 OH S302214146707015 Card 0057		43.50	
8/3		Purchase authorized on 08/02 Fsi*Apco Billmatri 888-333-4026 OH S582214578757628 Card 0057		699.41	
8/3		Purchase authorized on 08/02 Roanoke Gas/Ezpay 540-777-4427 VA S302214583745622 Card 0057		176.08	
8/3	1057	Check		1,101.23	
8/3	1058	Check		4,864.16	-476.57
8/4		Overdraft Fee for a Transaction Posted on 08/03 \$4,864.16 Check # 01058		35.00	
8/4		Bankcard 1131 Mtot Dep 220803 518353580128106 Tobacco House & Vape I	1,401.03		889.46
8/5		Bankcard 1131 Mtot Dep 220804 518353580128106 Tobacco House & Vape I	1,003.82		1,893.28

## Transaction history(continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/8	1060	Check		4,262.00	
8/8		Overdraft Fee for a Transaction Received on 08/05 \$4,262.00 Check # 01060		35.00	
8/8		Bankcard 1131 Mtot Dep 220805 518353580128106 Tobacco House & Vape I	1,238.16		
8/8		Japan Tobac 4565 EDI Paymnt Jul 25 7700663825 Ref*TN*7700663825\	444.40		
8/8		Bankcard 1131 Mtot Dep 220807 518353580128106 Tobacco House & Vape I	2,489.96		
8/8		Purchase authorized on 08/05 Lowes #00907* 866-483-7521 NC S302217775719103 Card 0057		84.22	
8/8		Purchase authorized on 08/06 Amzn Mktp US*B57Zx Amzn.Com/Bill WA S302218313723658 Card 0057		58.93	
8/8	1063	Deposited OR Cashed Check		450.50	1,175.15
8/9		Bankcard 1131 Mtot Dep 220808 518353580128106 Tobacco House & Vape I	928.92		
8/9		Purchase authorized on 08/08 DD Doordash Subway 855-973-1040 CA S302220717370292 Card 0057		25.22	
8/9	1064	Check		591.00	1,487.85
8/10	1061	Check		2,188.01	
8/10		Bankcard 1131 Mtot Dep 220809 518353580128106 Tobacco House & Vape I	914.91		214.75
8/11		Itg Brands, LLC EDI Pymnts Zlct1521260992 Tobacco House Vape IN	551.60		
8/11		Bankcard 1131 Mtot Dep 220810 518353580128106 Tobacco House & Vape I	1,456.81		
8/11		Purchase authorized on 08/10 DD Doordash Hibach 855-973-1040 CA S382222687140212 Card 0057		19.85	
8/11	1065	Check		669.22	1,534.09
8/12		Bankcard 1131 Mtot Dep 220811 518353580128106 Tobacco House & Vape I	1,577.90		3,111.99
8/15		Bankcard 1131 Mtot Dep 220812 518353580128106 Tobacco House & Vape I	1,906.77		
8/15		Bankcard 1131 Mtot Dep 220814 518353580128106 Tobacco House & Vape I	2,514.39		
8/15		Japan Tobac 4565 EDI Paymnt Aug 15 7700671817 Ref*TN*7700671817\	383.15		
8/15		Purchase authorized on 08/12 Amzn Mktp US*Y34R8 Amzn.Com/Bill WA S382224470327193 Card 0057		82.13	
8/15		Purchase authorized on 08/13 DD Doordash Subway 855-973-1040 CA S302225631768512 Card 0057		22.78	7,811.39
8/16		Bankcard 1131 Mtot Dep 220815 518353580128106 Tobacco House & Vape I	1,222.93		
8/16		Purchase authorized on 08/12 Amzn Mktp US*DI3Mw Amzn.Com/Bill WA S302225033097553 Card 0057		232.70	
8/16		Purchase authorized on 08/14 DD Doordash Subway 855-973-1040 CA S462226722521286 Card 0057		19.90	
8/16		Purchase authorized on 08/15 DD Doordash Subway 855-973-1040 CA S462227559229250 Card 0057		19.90	
8/16	1066	Check		3,251.44	5,510.38
8/17		Bankcard 1131 Mtot Dep 220816 518353580128106 Tobacco House & Vape I	1,609.60		
8/17		Purchase authorized on 08/16 DD Doordash Subway 855-973-1040 CA S302228559292810 Card 0057		24.23	
8/17		Purchase authorized on 08/16 Uber Trip Help.Uber.Com CA S302229044175585 Card 0057		110.05	
8/17	1059	Check		4,062.74	2,922.96
8/18		Bankcard 1131 Mtot Dep 220817 518353580128106 Tobacco House & Vape I	758.81		
8/18	1070	Check		749.98	2,931.79
8/19		Bankcard 1131 Mtot Dep 220818 518353580128106 Tobacco House & Vape I	1,214.86		4,146.65
8/22		Bankcard 1131 Mtot Dep 220819 518353580128106 Tobacco House & Vape I	1,666.85		

## Transaction history(continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/22		Bankcard 1131 Mtot Dep 220821 518353580128106 Tobacco House & Vape I	3,235.32		
8/22		Purchase authorized on 08/20 DD Doordash Subway 855-973-1040 CA S382232533001149 Card 0057		24.23	
8/22		Purchase authorized on 08/21 Bethlehem Restaura Roanoke VA S302233844062139 Card 0057		24.44	9,000.15
8/23		Bankcard 1131 Mtot Dep 220822 518353580128106 Tobacco House & Vape I	1,078.77		
8/23	1071	Check		399.17	
8/23	1073	Check		5,631.88	4,047.87
8/24		Bankcard 1131 Mtot Dep 220823 518353580128106 Tobacco House & Vape I	1,458.68		
8/24		Purchase authorized on 08/23 DD Doordash Subway 855-973-1040 CA S302235551731286 Card 0057		25.67	
8/24	<	Business to Business ACH Debit - VA Dept Taxation Tax Paymen 220823 xxxxx6178 Tobacco House & Vape I		514.18	
8/24	1069	Check		4,372.76	593.94
8/25		Bankcard 1131 Mtot Dep 220824 518353580128106 Tobacco House & Vape I	1,342.05		1,935.99
8/26		Bankcard 1131 Mtot Dep 220825 518353580128106 Tobacco House & Vape I	1,489.56		
8/26		Purchase authorized on 08/24 DD Doordash Subway 855-973-1040 CA S302236845653038 Card 0057		25.67	3,399.88
8/29		Bankcard 1131 Mtot Dep 220826 518353580128106 Tobacco House & Vape I	1,251.80		
8/29		Bankcard 1131 Mtot Dep 220828 518353580128106 Tobacco House & Vape I	2,755.46		
8/29		Purchase authorized on 08/25 DD Doordash Cava 855-973-1040 CA S582237752070980 Card 0057		52.42	
8/29		Purchase authorized on 08/26 ADT Security*40411 800-238-2727 FL S302238319532702 Card 0057		167.83	
8/29		Purchase authorized on 08/26 Amzn Mktp US*375Uw Amzn.Com/Bill WA S462239150308510 Card 0057		235.77	
8/29		Purchase authorized on 08/27 DD Doordash Subway 855-973-1040 CA S302239627952776 Card 0057		14.14	
8/29		Purchase authorized on 08/28 DD Doordash Subway 855-973-1040 CA S462240665331580 Card 0057		22.78	
8/29	1068	Check		3,507.16	
8/29	<	Business to Business ACH Debit - las Group Inc Drafts Tobacco House & Tobacco House & Vape,		150.00	3,257.04
8/30		Bankcard 1131 Mtot Dep 220829 518353580128106 Tobacco House & Vape I	1,045.60		
8/30	1067	Check		2,536.52	1,766.12
8/31		Bankcard 1131 Mtot Dep 220830 518353580128106 Tobacco House & Vape I	1,423.74		
8/31	1074	Check		2,255.32	
8/31		Interest Payment	0.02		
8/31		Monthly Service Fee		25.00	909.56
Ending balance on 8/31					909.56
Totals			\$45,277.78	\$53,457.63	

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.

< Business 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.

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

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1056	8/1	5,790.56	1063 *	8/8	450.50	1069	8/24	4,372.76
1057	8/3	1,101.23	1064	8/9	591.00	1070	8/18	749.98
1058	8/3	4,864.16	1065	8/11	669.22	1071	8/23	399.17
1059	8/17	4,062.74	1066	8/16	3,251.44	1073 *	8/23	5,631.88
1060	8/8	4,262.00	1067	8/30	2,536.52	1074	8/31	2,255.32
1061	8/10	2,188.01	1068	8/29	3,507.16			

\* Gap in check sequence.

## 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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/01/2022 - 08/31/2022

Standard monthly service fee \$25.00

You paid \$25.00

How to avoid the monthly service fee

Minimum required

This fee period

Have any ONE of the following account requirements

- Minimum daily balance
- Combined balance in linked accounts, which may include
  - Average ledger balance in your Navigate Business Checking, Initiate Business Checking, and Additional Navigate Business Checking, plus
  - Average ledger balance in your Business Market Rate Savings, and Business Platinum Savings, plus
  - Average ledger balance in your Business Time Account and Business Step Rate Time Account

\$10,000.00

-\$2,368.72

\$15,000.00

\$2,651.04

WK/WK

## Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	20,000	0	0.0030	0.00
Transactions	23	250	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.

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## IMPORTANT ACCOUNT INFORMATION

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**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/](https://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](https://wellsfargo.com/biz/help/faqs/overdraft-services), speak with a local banker, or call the phone number on the top of your statement.

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**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).

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**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.

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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.

- 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.

- 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.

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.

A. The ending balance  
shown on your statement . . . . . \$ \_\_\_\_\_

B. Any deposits listed in your register or transfers into your account which are not shown on your statement.	\$ _____
	\$ _____
	\$ _____
	+ \$ _____

..... TOTAL \$

C. The total outstanding checks and withdrawals from the chart above..... - \$

This amount should be the same as the current balance shown in your check register. ....

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