

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

August 31, 2022 ■ Page 1 of 5

WELLS  
FARGO

STRATEGY WITH ROX  
3336 S XENIA ST  
DENVER CO 80231-4542

## 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. (163)  
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	\$135,633.95
Deposits/Credits	5,000.00
Withdrawals/Debits	- 47,034.19
Ending balance on 8/31	\$93,599.76

Account number: [REDACTED] 7891

STRATEGY WITH ROX

*Colorado account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): [REDACTED]

For Wire Transfers use

Routing Number (RTN): [REDACTED]

## 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

<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		Denvergov.Org Opt Tax 220802 3826868482 Strategy with Rox LLC		136.50	
8/1		Colo Ui Er Sv Prm Pymt 220729 Dolemp004142227 Billingattn		239.01	135,258.44
8/3	1779	Deposited OR Cashed Check		100.00	
8/3	1783	Deposited OR Cashed Check		750.00	134,408.44
8/4	<	Business to Business ACH Debit - Intuit Payroll S Quickbooks 220804 xxxxx4494 Strategy with Rox LLC		6,564.02	127,844.42
8/5	1778	Check		2,373.08	125,471.34
8/10	<	Business to Business ACH Debit - IRS Usatxpymt 081022 270262214599022 Strategy with Rox		4,884.50	
8/10	1782	Check		50.00	120,536.84
8/12	1785	Check		2,476.08	118,060.76
8/15		Online Transfer Ref #Ib0G4Fwrkd to Business Card XXXXXXXXXX5587 on 08/13/22		808.80	
8/15		Online Transfer Ref #Ib0G4Fwtd8 to Business Card XXXXXXXXXX6363 on 08/13/22		180.63	
8/15	1784	Check		47.70	
8/15	<	Business to Business ACH Debit - Dept. of Revenue Taxpaymnt 220812 Coltax012981945 Txp*EFT*011*220731*T*0\		1,515.00	
8/15	1781	Check		50.00	115,458.63
8/18	<	Business to Business ACH Debit - Intuit Payroll S Quickbooks 220818 xxxxx4494 Strategy with Rox LLC		12,076.95	
8/18	1786	Check		3,240.00	100,141.68
8/22		Online Transfer Ref #Ib0G6Bwjhg to Business Card XXXXXXXXXX5587 on 08/21/22		472.58	
8/22		Online Transfer Ref #Ib0G6Bwlcb to Business Card XXXXXXXXXX6363 on 08/21/22		100.78	
8/22	1787	Check		250.00	99,318.32
8/24	<	Business to Business ACH Debit - IRS Usatxpymt 082422 270263632356619 Strategy with Rox		7,511.14	91,807.18
8/30		State of CO Vendor Pay 220825 Cdhs-Early Chld NTE*Sfy22Acc_Miechv_Swr_12 *Sfy22Acc_Miech	5,000.00		
8/30		Online Transfer Ref #Ib0G89Phqp to Business Card XXXXXXXXXX5587 on 08/30/22		1,761.82	95,045.36
8/31	1790	Deposited OR Cashed Check		595.60	
8/31	1789	Deposited OR Cashed Check		750.00	
8/31	1788	Deposited OR Cashed Check		100.00	93,599.76
Ending balance on 8/31					93,599.76
Totals			\$5,000.00	\$47,034.19	

*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
1778	8/5	2,373.08	1783	8/3	750.00	1787	8/22	250.00
1779	8/3	100.00	1784	8/15	47.70	1788	8/31	100.00
1781 *	8/15	50.00	1785	8/12	2,476.08	1789	8/31	750.00
1782	8/10	50.00	1786	8/18	3,240.00	1790	8/31	595.60

\* 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 \$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
- Minimum daily balance

\$1,000.00

\$110,982.00



\$500.00

\$91,807.18



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	24	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



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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.

- 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.

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	\$ _____

..... 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. . . . . \$

[illegible]