

# Advantage Business Package Checking

Account number: **7245240275** ■ January 1, 2014 - January 31, 2014 ■ Page 1 of 7

**WELLS  
FARGO**

HW GRAHAM & ASSOCIATES LLC  
45 PARKWAY  
BEAUFORT SC 29907-2163

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-CALL-WELLS** (1-800-225-5935)

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: [wellsfargo.com/biz](http://wellsfargo.com/biz)

Write: Wells Fargo Bank, N.A. (297)

P.O. Box 6995

Portland, OR 97228-6995

## Your Business and Wells Fargo

Getting ready for tax season can be a challenge! Creating a checklist, and preparing in advance will set you up for a successful meeting with your tax preparer. Remember to bring your deposit routing and account number when preparing your taxes and you may be able to take advantage of using direct deposit for your tax refund into one of your Wells Fargo checking or savings accounts.

## Account options

A check mark in the box indicates you have these convenient services with your account. Go to [wellsfargo.com/biz](http://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

<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>
<input type="checkbox"/>

## Activity summary

Beginning balance on 1/1	\$50.28
Deposits/Credits	10,289.31
Withdrawals/Debits	- 11,565.70
<b>Ending balance on 1/31</b>	<b>-\$1,226.11</b>
Average ledger balance this period	\$1,726.30

Account number: **7245240275**

**HW GRAHAM & ASSOCIATES LLC**

Georgia account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 061000227

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.

## Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
1/3		ATM Withdrawal - 01/03 Mach ID 0895G 148 Sea Island Pkwy Beaufort SC 5363 0006709		40.00	
1/3		POS Purchase - 01/03 Mach ID 000000 Publix Super Mar 163 S Beaufort SC 5363 00384003773323457 ?McC=5411		9.00	1.28
1/6		WT Fed#00441 First Republic Ban /Org=Freedom Square Group LLC Srf# 140106093711Mb79 Trn#140106070319 Rfb#	10,289.31		
1/6		Wire Trans Svc Charge - Sequence: 140106070319 Srf# 140106093711Mb79 Trn#140106070319 Rfb#		15.00	
1/6		Check Crd Purchase 01/01 Hertz Rent-A-Car Beaufort SC 474166xxxxxx5363 163361646154027 ?McC=3357		224.92	
1/6		Transfer to Graham Lisa Ref #Ppe2Lc2Rtl for Mixer		500.00	9,550.67
1/7		Check Crd Purchase 01/06 Sq *Vip1605 Arlington VA 474166xxxxxx5363 304006755345714 ?McC=4121		15.32	
1/7		ATM Withdrawal - 01/07 Mach ID 0000CD97 2401 Smith Boulcapital Onarlington VA 5363 00584007454087612		103.00	
1/7		Non-Wells Fargo ATM Transaction Fee		2.50	
1/7		POS Purchase - 01/07 Mach ID 000000 Walgreens 3240 W Lake Minneapolis MN 5363 00304007819586943 ?McC=5912		26.78	9,403.07
1/8		Check Crd Purchase 01/06 Paradies # 391 703-4170602 DC 474166xxxxxx5363 084006696622376 ?McC=5994		33.00	
1/8		Check Crd Purchase 01/06 Marriott 33783 F&B Arlington VA 474166xxxxxx5363 384007014558848 ?McC=3509		84.30	
1/8		Check Crd Purchase 01/07 Blue Top 7035167444 VA 474166xxxxxx5363 164007417677904 ?McC=4121		11.60	
1/8		Check Crd Purchase 01/07 Potbelly 137 Washington DC 474166xxxxxx5363 164007435209791 ?McC=5814		6.04	
1/8		Check Crd Purchase 01/07 Famous Daves #2096 Eden Prairie MN 474166xxxxxx5363 164007685026659 ?McC=5812		14.96	
1/8		Withdrawal Made In A Branch/Store		2,500.00	6,753.17
1/9		Check Crd Purchase 01/07 Office Depot #415 Eden Prairie MN 474166xxxxxx5363 284007638838735 ?McC=5943		87.17	
1/9		Check Crd Purchase 01/07 Pilgrim Cleaners # Eden Prairie MN 474166xxxxxx5363 304007698733520 ?McC=7216		7.49	
1/9		Check Crd Purchase 01/07 Usairways 037234 Phoenix AZ 474166xxxxxx5363 284007742601281 ?McC=3063		200.00	
1/9		Check Crd Purchase 01/07 Usairways 037733 Norwalk CT 474166xxxxxx5363 304007747275171 ?McC=3063		485.50	
1/9		Check Crd Purchase 01/07 Burch Steakhouse Minneapolis MN 474166xxxxxx5363 084007844075246 ?McC=5812		16.58	
1/9		Check Crd Purchase 01/07 Office Depot #415 800-463-3768 MN 474166xxxxxx5363 004007095585679 ?McC=5965		28.19	
1/9		Check Crd Purchase 01/07 Burch Steakhouse Minneapolis MN 474166xxxxxx5363 164008103161288 ?McC=5812		47.49	
1/9		Check Crd Purchase 01/07 Usairways 037234 Phoenix AZ 474166xxxxxx5363 284007742601281 ?McC=3063		253.70	
1/9		Check Crd Purchase 01/08 Famous Daves #2096 Eden Prairie MN 474166xxxxxx5363 284008667874436 ?McC=5812		19.77	
1/9		Check Crd Purchase 01/08 Pln*Priceline.Com 800-340-0575 CT 474166xxxxxx5363 584007747250567 ?McC=8999		17.00	
1/9		Check Crd Purchase 01/08 Delta Air 006823 Minn/St Paul MN 474166xxxxxx5363 304008862628015 ?McC=3058		25.00	
1/9		Check Crd Purchase 01/08 Walgreens #12044 Eden Prairie MN 474166xxxxxx5363 584009014388751 ?McC=5912		228.99	
1/9		Check Crd Purchase 01/08 Marriott 33783 Cry Arlington VA 474166xxxxxx5363 384006757069137 ?McC=3509		134.47	
1/9		ATM Withdrawal - 01/09 Mach ID 5829U 935 Prairie Center Dr Eden Prairie MN 5363 0005478		200.00	5,001.82
1/10		Check Crd Purchase 01/08 Courtyard By Marri Eden Prairie MN 474166xxxxxx5363 004009195369131 ?McC=3690		50.41	

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
1/10		Check Crd Purchase 01/08 Courtyard By Marri Eden Prairie MN 474166xxxxxx5363 164009195193762 ?McC=3690		5.85	
1/10		Check Crd Purchase 01/09 Famous Dave's #200 Minnetonka MN 474166xxxxxx5363 004009670301641 ?McC=5812		17.25	
1/10		Check Crd Purchase 01/09 Delta Air 006823 Atlanta GA 474166xxxxxx5363 304010151322382 ?McC=3058		25.00	
1/10		POS Purchase - 01/10 Mach ID 000000 Marta Atlanta GA 5363 0000000845914308 ?McC=4111		3.50	4,899.81
1/13		Check Crd Purchase 01/09 Holiday Stnstore 0 Eden Prairie MN 474166xxxxxx5363 464009514420311 ?McC=5542		26.68	
1/13		Check Crd Purchase 01/09 Courtyard By Marri Eden Prairie MN 474166xxxxxx5363 084010269969994 ?McC=3690		16.96	
1/13		Check Crd Purchase 01/09 Hertz Rent-A-Car Saint Paul MN 474166xxxxxx5363 164007570762983 ?McC=3357		289.00	
1/13		Check Crd Purchase 01/09 Courtyard By Marri Eden Prairie MN 474166xxxxxx5363 084008146075161 ?McC=3690		341.14	
1/13		Check Crd Purchase 01/10 Minneapolis St. PA Philadelphia PA 474166xxxxxx5363 584009785354230 ?McC=5814		26.71	
1/13		Check Crd Purchase 01/10 Minneapolis St. PA Philadelphia PA 474166xxxxxx5363 584009804361873 ?McC=5814		16.68	
1/13		Check Crd Purchase 01/10 PF Changs #9205 Atlanta GA 474166xxxxxx5363 004010834250233 ?McC=5812		58.90	
1/13		Check Crd Purchase 01/10 Crowne Plaza F&B Atlanta GA 474166xxxxxx5363 464010142728203 ?McC=5812		27.47	
1/13		POS Purchase - 01/11 Mach ID 000000 Publix Super Mar 163 S Beaufort SC 5363 00464011474964220 ?McC=5411		83.26	
1/13		POS Purchase - 01/11 Mach ID 000000 Publix Super Mar 163 S Beaufort SC 5363 00304011796692680 ?McC=5411		50.77	
1/13		Check Crd Purchase 01/11 Sea Eagle Market Beaufort SC 474166xxxxxx5363 004011769241930 ?McC=5422		23.11	
1/13		Check Crd Purchase 01/11 Bill's Liquor Stor Beaufort SC 474166xxxxxx5363 304011784452381 ?McC=5921		123.98	
1/13		POS Purchase - 01/12 Mach ID 000000 Krystal Sav010 5405 Ab Savannah GA 5363 00304012632098551 ?McC=5814		15.91	
1/13		POS Purchase - 01/12 Mach ID 000000 Fresh Mkt 065 Sav Savannah GA 5363 00584012661654352 ?McC=5411		39.88	
1/13		POS Purchase - 01/12 Mach ID 000000 Publix Super Mar 163 S Beaufort SC 5363 00384012764857728 ?McC=5411		99.05	
1/13		ATM Withdrawal - 01/12 Mach ID 0768P 148 Sea Island Pkwy Beaufort SC 5363 0001723		200.00	
1/13		Check Crd Purchase 01/12 Fedex 804631228273 800-4633339 TN 474166xxxxxx5363 004008664762824 ?McC=4215		39.50	
1/13		Check Crd Purchase 01/12 Camp Green Dog Ridgeland SC 474166xxxxxx5363 384012716171532 ?McC=5812		59.00	
1/13		POS Purchase - 01/13 Mach ID 000000 Target T0220 Target T0 Eden Prairie MN 5363 00584014021910214 ?McC=5411		17.37	3,344.44
1/14		Check Crd Purchase 01/11 Sea Island Animal Beaufort SC 474166xxxxxx5363 284011480870801 ?McC=0742		170.30	
1/14		Check Crd Purchase 01/13 Travel Insurance P 800-729-6021 VA 474166xxxxxx5363 164013781681330 ?McC=6300		17.00	3,157.14
1/15		Check Crd Purchase 01/13 Starbucks Conc1021 Savannah GA 474166xxxxxx5363 084013415119052 ?McC=5814		3.64	
1/15		Check Crd Purchase 01/13 Usairways 037234 800-428-4322 AZ 474166xxxxxx5363 284013781381797 ?McC=3063		10.00	
1/15		Check Crd Purchase 01/13 Courtyard By Marri Eden Prairie MN 474166xxxxxx5363 004014213210380 ?McC=3690		16.17	
1/15		Check Crd Purchase 01/13 Courtyard By Marri Eden Prairie MN 474166xxxxxx5363 284014213149589 ?McC=3690		30.70	
1/15		Check Crd Purchase 01/13 Usairways 037234 800-428-4322 AZ 474166xxxxxx5363 284013781381797 ?McC=3063		25.00	
1/15		Check Crd Purchase 01/13 Usairways 037234 800-428-4322 AZ 474166xxxxxx5363 284013781381797 ?McC=3063		75.00	

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
1/15		Check Crd Purchase 01/14 Bojangles 701 Charlotte NC 474166xxxxxx5363 084013560572489 ?McC=5814		7.67	
1/15		Check Crd Purchase 01/14 Famous Footwear #2 Eden Prairie MN 474166xxxxxx5363 284015003488160 ?McC=5661		44.99	
1/15		Check Crd Purchase 01/14 Famous Daves #2096 Eden Prairie MN 474166xxxxxx5363 164015007895509 ?McC=5812		34.66	
1/15		ATM Withdrawal - 01/15 Mach ID 5829U 935 Prairie Center Dr Eden Prairie MN 5363 0007950		200.00	2,709.31
1/16		Check Crd Purchase 01/14 Aramark Uhg Whitew Minnetonka MN 474166xxxxxx5363 284014642373849 ?McC=5814		9.19	
1/16		Check Crd Purchase 01/14 Courtyard By Marri Eden Prairie MN 474166xxxxxx5363 004015214666172 ?McC=3690		9.87	2,690.25
1/17		Check Crd Purchase 01/15 Famous Dave's #200 Minnetonka MN 474166xxxxxx5363 284015649973315 ?McC=5812		23.34	
1/17		Check Crd Purchase 01/15 Courtyard By Marri Eden Prairie MN 474166xxxxxx5363 284016202815330 ?McC=3690		9.87	
1/17		Check Crd Purchase 01/15 Courtyard By Marri Eden Prairie MN 474166xxxxxx5363 084016203581900 ?McC=3690		28.75	
1/17		Transfer to Graham Lisa Ref #Ppec9Ldxbr Dry Clean		100.00	
1/17		Withdrawal Made In A Branch/Store		500.00	2,028.29
1/21		Non-WF ATM Bal Inquiry Fee - 01/19 Mach ID IL1632 1757 W Fullertochase Chicago IL 5363		2.00	
1/21		Check Crd Purchase 01/16 Pilgrim Cleaners # Eden Prairie MN 474166xxxxxx5363 584016849997789 ?McC=7216		4.48	
1/21		Check Crd Purchase 01/16 Courtyard By Marri Eden Prairie MN 474166xxxxxx5363 284017286605691 ?McC=3690		17.07	
1/21		Check Crd Purchase 01/16 Courtyard By Marri Eden Prairie MN 474166xxxxxx5363 084017286746619 ?McC=3690		45.47	
1/21		Check Crd Purchase 01/17 Famous Daves #2096 Eden Prairie MN 474166xxxxxx5363 084017655676234 ?McC=5812		17.32	
1/21		Check Crd Purchase 01/17 Holiday Stnstore 0 Eden Prairie MN 474166xxxxxx5363 304017750041112 ?McC=5542		27.36	
1/21		Check Crd Purchase 01/17 Surdyk's Flights W St. Paul MN 474166xxxxxx5363 004017809224282 ?McC=5812		29.44	
1/21		Check Crd Purchase 01/17 Sprint Eden Prairi Eden Prairie MN 474166xxxxxx5363 464017009454951 ?McC=4812		81.96	
1/21		Check Crd Purchase 01/17 Courtyard By Marri Eden Prairie MN 474166xxxxxx5363 004018277955181 ?McC=3690		9.06	
1/21		Check Crd Purchase 01/17 Estes Twin Sities St Paul MN 474166xxxxxx5363 004017816399703 ?McC=5994		12.56	
1/21		Check Crd Purchase 01/17 Courtyard By Marri Eden Prairie MN 474166xxxxxx5363 084014034327310 ?McC=3690		609.34	
1/21		Check Crd Purchase 01/17 Hertz Rent-A-Car Saint Paul MN 474166xxxxxx5363 084013695179649 ?McC=3357		622.66	
1/21		POS Purchase - 01/18 Mach ID 000000 Bill S Liquor Store 1 Beaufort SC 5363 00584018730918922 ?McC=5921		66.75	
1/21		POS Purchase - 01/18 Mach ID 000000 Publix Super Mar 163 S Beaufort SC 5363 00304018752690007 ?McC=5411		82.43	
1/21		Check Crd Purchase 01/19 Starbucks Conc1021 Savannah GA 474166xxxxxx5363 284019549764638 ?McC=5814		6.62	
1/21		Check Crd Purchase 01/19 Phipps Bistro - Up Charlotte NC 474166xxxxxx5363 304019659263053 ?McC=5812		35.90	
1/21		ATM Withdrawal - 01/19 Mach ID IL1632 1757 W Fullertochase Chicago IL 5363 00464019820205763		303.00	
1/21		Non-Wells Fargo ATM Transaction Fee		2.50	
1/21		ATM Withdrawal - 01/20 Mach ID IL1147 3032 N Clark Stchase Chicago IL 5363 00464020454568529		303.00	
1/21		Non-Wells Fargo ATM Transaction Fee		2.50	-253.13
1/22		Overdraft Fee for Item \$303.00 01/21 ATM Withdrawal - 01/20 Mach ID IL1147 3032 N Clark Stchase Chicago IL 5363 00464020		35.00	
1/22		Check Crd Purchase 01/21 Hudson News Ohare Des Plaines IL 474166xxxxxx5363 584021437747643 ?McC=5994		7.99	

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
1/22		Check Crd Purchase 01/21 Hertz Rent-A-Car Chicago IL 474166xxxxxx5363 284019747028349 ?McC=3357		657.22	-953.34
1/23		Overdraft Fee for Item \$7.99 01/22 Check Crd Purchase 01/21 Hudson News Ohare Des Plaines IL 474166xxxxxx5363 5840214377476		35.00	
1/23		Overdraft Fee for Item \$657.22 01/22 Check Crd Purchase 01/21 Hertz Rent-A-Car Chicago IL 474166xxxxxx5363 2840197470283		35.00	
1/23		Check Crd Purchase 01/21 American Ai 001026 Chicago IL 474166xxxxxx5363 304021369112606 ?McC=3001		25.00	
1/23		Check Crd Purchase 01/21 Starbucks H02 2025 Chicago IL 474166xxxxxx5363 004021392101560 ?McC=5814		7.40	
1/23		Check Crd Purchase 01/21 Brionche Doree 2025 Chicago IL 474166xxxxxx5363 004021414958421 ?McC=5814		9.88	
1/23		Check Crd Purchase 01/21 The Paradies Shops 404-3447905 NC 474166xxxxxx5363 084021622224036 ?McC=5994		10.49	-1,076.11
1/24		Overdraft Fee for Item \$25.00 01/23 Check Crd Purchase 01/21 American Ai 001026 Chicago IL 474166xxxxxx5363 3040213691126		35.00	
1/24		Overdraft Fee for Item \$7.40 01/23 Check Crd Purchase 01/21 Starbucks H02 2025 Chicago IL 474166xxxxxx5363 0040213921015		35.00	
1/24		Overdraft Fee for Item \$9.88 01/23 Check Crd Purchase 01/21 Brionche Doree 2025 Chicago IL 474166xxxxxx5363 0040214149584		35.00	
1/24		Overdraft Fee for Item \$10.49 01/23 Check Crd Purchase 01/21 The Paradies Shops 404-3447905 NC 474166xxxxxx5363 0840216222240		35.00	-1,216.11
1/31		Monthly Service Fee		10.00	-1,226.11
<b>Ending balance on 1/31</b>					<b>-1,226.11</b>
<b>Totals</b>			<b>\$10,289.31</b>	<b>\$11,565.70</b>	

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.

**Items returned unpaid**

Date	Description	Amount
1/17	Ef Education Edu Tours 140115 5543086 Howard *Graham Reference # 021000025801735	879.00
1/17	Ef Education Edu Tours 140115 5542438 Howard *Graham Reference # 021000025801518	852.00

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 01/01/2014 - 01/31/2014	Standard monthly service fee \$10.00	You paid \$10.00
<b>How to avoid the monthly service fee (complete 1 AND 2)</b>	Minimum required	This fee period
1) Have any <b>ONE</b> of the following account requirements		
• Average ledger balance	\$6,000.00	\$1,726.00 <input type="checkbox"/>
• Monthly automatic transfer to a Wells Fargo savings account	\$100.00	\$0.00 <input type="checkbox"/> ^
• Qualifying transaction from a linked Wells Fargo Business Payroll Services account	1	0 <input type="checkbox"/>
• Qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 <input type="checkbox"/>
• Combined balances in linked accounts, which may include	\$6,000.00	<input type="checkbox"/>
- Average ledger balances in business checking, savings, and time accounts		
- Most recent statement balances of: business credit card, Wells Fargo Express Equity® and BusinessLine® lines of credit, Wells Fargo BusinessLoan® term loan		

### Monthly service fee summary (continued)

#### How to avoid the monthly service fee (complete 1 AND 2)

Minimum required

This fee period

- Average daily balances from previous month in business PrimeLine<sup>®</sup> line of credit and Business PrimeLoan<sup>SM</sup> account, Wells Fargo Express Equity<sup>®</sup>, SBA, and Equipment Express<sup>®</sup> loans

#### 2) Complete the package requirements

- Have qualifying linked accounts or services in separate categories\*

3



\*Includes Wells Fargo business accounts and services such as debit card, savings accounts, active Online Banking, credit card, loans and lines of credit.

^Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.

WO/WO



Did you know that you can review your safe deposit box information through Wells Fargo Business Online Banking? Sign on to business online banking at [wellsfargo.com/biz](http://wellsfargo.com/biz) and go to your account summary page to review details.



## IMPORTANT ACCOUNT INFORMATION

We want to let you know of the following fee change effective April 1, 2014:

- Collections - Domestic: Auto Draft - \$25 per item

If you have questions about these changes, or would like a complimentary financial review to ensure that you have the right accounts to meet your financial goals, please contact your local banker or call the phone number listed at the top of your statement.



## 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.
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>B. Any deposits listed in your</b>	\$	_____
<b>register or transfers into</b>	\$	_____
<b>your account which are not</b>	\$	_____
<b>shown on your statement.</b>	<b>+</b> \$	_____
<b>..... TOTAL \$</b>		_____

**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 . . . . . \$ .

[illegible]