

# Advantage Business Package Checking

Account number: **7245240275** ■ February 1, 2014 - February 28, 2014 ■ Page 1 of 6

**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

The Wells Fargo Business Insight Resource Center offers free access to business information and advice through videos, articles, podcasts and other resources.

This site offers objective information from industry experts and best practices from real business owners. Topics include cash flow management, how to build and apply for credit, commercial real estate financing, marketing, and more. Visit the site at [wellsfargobusinessinsights.com](http://wellsfargobusinessinsights.com).

## Account options

A check mark in the box indicates you have these convenient services with your account(s). 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 ☐

## Activity summary

Beginning balance on 2/1	-\$1,226.11
Deposits/Credits	4,652.94
Withdrawals/Debits	- 3,324.16
<b>Ending balance on 2/28</b>	<b>\$102.67</b>
Average ledger balance this period	-\$208.37

Account number: **7245240275**

**HW GRAHAM & ASSOCIATES LLC**

Georgia account terms and conditions apply

For Direct Deposit 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
2/18		WT Fed#00518 First Republic Ban /Org=Freedom Square Group LLC Srf# 14021806411779Dh Trn#140218092789 Rfb#	4,160.75		
2/18		ATM Check Deposit - 02/18 Mach ID 0895G 148 Sea Island Pkwy Beaufort SC 5363 0000549	26.37		
2/18		Wire Trans Svc Charge - Sequence: 140218092789 Srf# 14021806411779Dh Trn#140218092789 Rfb#		15.00	
2/18		ATM Withdrawal - 02/18 Mach ID 0768P 148 Sea Island Pkwy Beaufort SC 5363 0002713		100.00	
2/18		POS Purchase - 02/18 Mach ID 000000 Walgreens 155 Sea Isla Beaufort SC 5363 00584049642352397 ?McC=5912		22.53	
2/18		POS Purchase - 02/18 Mach ID 000000 Shop N Go 2 Beaufort SC 5363 0000000035504408 ?McC=5542		25.07	
2/18		Transfer to Graham Lisa Ref #Ppexp6C2Zj Reimburse		500.00	
2/18		Withdrawal Made In A Branch/Store		6.00	
2/18	3004	Check		100.00	2,192.41
2/19		POS Purchase - 02/19 Mach ID 000000 Publix Super Mar 163 S Beaufort SC 5363 00584050629661940 ?McC=5411		34.99	2,157.42
2/20		Check Crd Purchase 02/19 Egenfee*2234124755 866-397-2677 NV 474166xxxxx5363 384049860663404 ?McC=4722		25.00	
2/20		POS Purchase - 02/20 Mach ID 000000 Cub Foods Eden Prairie Eden Prairie MN 5363 00384052006600509 ?McC=5411		45.66	2,086.76
2/21		Check Crd Purchase 02/19 Advantagecashservi 800-8606584 OK 474166xxxxx5363 004050644507037 ?McC=6051		25.00	
2/21		Check Crd Purchase 02/20 Famous Daves #2096 Eden Prairie MN 474166xxxxx5363 164051700037975 ?McC=5812		12.96	
2/21		ATM Withdrawal - 02/21 Mach ID Lk897353 11391 Vikings Dcourtyard Eden Prairie MN 5363 00384052473480458		63.00	
2/21		Non-Wells Fargo ATM Transaction Fee		2.50	1,983.30
2/24		Mobile Deposit : Ref Number :315240098213	465.82		
2/24		Check Crd Purchase 02/20 Delta Air 006823 Savannah GA 474166xxxxx5363 584051438939010 ?McC=3058		25.00	
2/24		Check Crd Purchase 02/20 Paradies Savannah 912-9641705 GA 474166xxxxx5363 284051450300657 ?McC=5994		18.15	
2/24		Check Crd Purchase 02/20 Starbucks Conc1021 Savannah GA 474166xxxxx5363 384051452499149 ?McC=5814		12.39	
2/24		Check Crd Purchase 02/20 Krystals 10 Atlanta GA 474166xxxxx5363 004051554746792 ?McC=5812		6.25	
2/24		Check Crd Purchase 02/20 MSP Airport Parkin Saint Paul MN 474166xxxxx5363 584051852622416 ?McC=7523		5.00	
2/24		Check Crd Purchase 02/20 Courtyard By Marri Eden Prairie MN 474166xxxxx5363 584052285578805 ?McC=3690		16.17	
2/24		Check Crd Purchase 02/21 Courtyard By Marri Eden Prairie MN 474166xxxxx5363 464053292949679 ?McC=3690		19.75	
2/24		Check Crd Purchase 02/21 Aramark Uhg Whitew Minnetonka MN 474166xxxxx5363 304052679001374 ?McC=5814		6.63	
2/24		Check Crd Purchase 02/21 Delta Air 006823 Minn/St Paul MN 474166xxxxx5363 384052767428780 ?McC=3058		25.00	
2/24		Check Crd Purchase 02/21 Massage Retreat & Eden Prairie MN 474166xxxxx5363 304051786782900 ?McC=7298		78.95	
2/24		Check Crd Purchase 02/21 Hertz Rent-A-Car Hertz Ppay OK 474166xxxxx5363 624053619565290 ?McC=3357		61.96	
2/24		Check Crd Purchase 02/21 Hertz Rent-A-Car Saint Paul MN 474166xxxxx5363 384051470105334 ?McC=3357		92.18	
2/24		Check Crd Purchase 02/21 Courtyard By Marri Eden Prairie MN 474166xxxxx5363 464051719266358 ?McC=3690		127.66	
2/24		POS Purchase - 02/22 Mach ID 000000 Publix Super Mar 163 S Beaufort SC 5363 00304053593529038 ?McC=5411		68.71	
2/24		POS Purchase - 02/22 Mach ID 000000 Walgreens 155 Sea Isla Beaufort SC 5363 00464053603485683 ?McC=5912		30.59	

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
2/24		Check Crd Purchase 02/22 Minneapolis St. PA Philadelphia PA 474166xxxxxx5363 304052782661932 ?McC=5814		8.61	
2/24		Check Crd Purchase 02/22 Minneapolis St. PA Philadelphia PA 474166xxxxxx5363 584052791341418 ?McC=5814		40.60	
2/24		Check Crd Purchase 02/22 Minneapolis St. PA Philadelphia PA 474166xxxxxx5363 584052800920351 ?McC=5814		17.96	
2/24		Check Crd Purchase 02/22 Minneapolis St. PA Philadelphia PA 474166xxxxxx5363 384052825859550 ?McC=5814		6.46	
2/24		POS Purchase - 02/22 Mach ID 000000 Publix Super Mar 163 S Beaufort SC 5363 00304054068663910 ?McC=5411		80.89	
2/24		POS Purchase - 02/23 Mach ID 000000 Exxonmobil POS Beaufort SC 5363 00000000246848786 ?McC=5542		20.11	
2/24		ATM Withdrawal - 02/24 Mach ID 0768P 148 Sea Island Pkwy Beaufort SC 5363 0004886		200.00	
2/24		POS Purchase - 02/24 Mach ID 000000 Walgreens 155 Sea Isla Beaufort SC 5363 00384055827203004 ?McC=5912		57.99	
2/24		POS Purchase - 02/24 Mach ID 000000 Exxonmobil POS Beaufort SC 5363 00000000052741410 ?McC=5542		10.12	
2/24		Tax Defense Netw ACH 140221 888-248-9058 Hw Graham and Assoc		600.00	811.99
2/25		Check Crd Purchase 02/23 Saltus River Grill Beaufort SC 474166xxxxxx5363 384054054152402 ?McC=5812		150.83	661.16
2/26		Check Crd Purchase 02/24 Beaufort Dermatolo 843-5245550 SC 474166xxxxxx5363 164055773878188 ?McC=8099		52.63	
2/26		Check Crd Purchase 02/25 Famous Daves #2096 Eden Prairie MN 474166xxxxxx5363 084056649502432 ?McC=5812		17.64	590.89
2/27		Check Crd Purchase 02/26 Famous Daves #2096 Eden Prairie MN 474166xxxxxx5363 164057631530050 ?McC=5812		15.32	
2/27		POS Purchase - 02/27 Mach ID 000000 Cub Foods Eden Prairie Eden Prairie MN 5363 00384058506664280 ?McC=5411		29.42	
2/27		ATM Withdrawal - 02/27 Mach ID 9855B 935 Prairie Center Dr Eden Prairie MN 5363 0009990		100.00	446.15
2/28		Check Crd Purchase 02/26 Courtyard By Marri Eden Prairie MN 474166xxxxxx5363 584058207917909 ?McC=3690		12.88	
2/28		Check Crd Purchase 02/26 Courtyard By Marri Eden Prairie MN 474166xxxxxx5363 304058207980509 ?McC=3690		26.41	
2/28		Check Crd Purchase 02/27 Famous Dave's #200 Minnetonka MN 474166xxxxxx5363 164058676389704 ?McC=5812		22.46	
2/28		POS Purchase - 02/28 Mach ID 000000 Bill S Liquor Store 1 Beaufort SC 5363 00304059729169048 ?McC=5921		49.80	
2/28		ATM Withdrawal - 02/28 Mach ID 0768P 148 Sea Island Pkwy Beaufort SC 5363 0005647		200.00	
2/28		POS Purchase - 02/28 Mach ID 000000 Publix Super Mar 163 S Beaufort SC 5363 00384059825238481 ?McC=5411		21.93	
2/28		Monthly Service Fee		10.00	102.67
<b>Ending balance on 2/28</b>					<b>102.67</b>
<b>Totals</b>			<b>\$4,652.94</b>	<b>\$3,324.16</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.

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

Number	Date	Amount
3004	2/18	100.00

**Items returned unpaid**

<i>Date</i>	<i>Description</i>	<i>Amount</i>
2/19	Ef Education Edu Tours 140214 9288846 Howard *Graham Reference # 021000026148825	1,318.00
2/19	Ef Education Edu Tours 140214 9288701 Howard *Graham Reference # 021000026148779	1,278.00

**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 02/01/2014 - 02/28/2014	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	-\$208.00 <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		
· Average daily balances from previous month in business PrimeLine® line of credit and Business PrimeLoan <sup>SM</sup> account, Wells Fargo Express Equity®, SBA, and Equipment Express® loans		
2) Complete the package requirements		
· Have qualifying linked accounts or services in separate categories*	3	<input type="checkbox"/>

\*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

**Account transaction fees summary**

<i>Service charge description</i>	<i>Units used</i>	<i>Units included</i>	<i>Excess units</i>	<i>Service charge per excess units (\$)</i>	<i>Total service charge (\$)</i>
Transactions	4	150	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

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