

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

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J & J INVESTMENTS OF FLORIDA LLC  
1425 OCEAN SHORE BLVD UNIT 501  
ORMOND BEACH FL 32176-3672

## 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](http://wellsfargo.com/biz)

*Write:* Wells Fargo Bank, N.A. (287)  
P.O. Box 6995  
Portland, OR 97228-6995

## Your Business and Wells Fargo

Visit [wellsfargo.com/digitalbusinessresources](http://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.

### Other Wells Fargo Benefits

File your taxes early to help prevent identity theft

Early filing helps prevent someone else from filing taxes in your name.  
Find other tips at [wellsfargo.com/spottaxscams](http://wellsfargo.com/spottaxscams)

A new twist on romance scams

Scammers make friends with you on social media, then offer to show you how to invest in crypto.  
Watch for: Promises of big returns, help with downloading a crypto app, or requests to wire money.



### Statement period activity summary

Beginning balance on 2/1	\$0.00
Deposits/Credits	15,184.65
Withdrawals/Debits	- 12,608.93
Ending balance on 2/28	\$2,575.72

Account number: 7564173909 (primary account)

J &amp; J INVESTMENTS OF FLORIDA LLC

*Florida account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 063107513

For Wire Transfers use

Routing Number (RTN): 121000248

### Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000007564317647

### Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
2/3		Mission Lane LLC EDI Pymnts Jxces5Haa6Yx1sk Joseph Radcliff		25.00	-25.00
2/14		eDeposit IN Branch 02/14/25 04:51:15 PM 1791 State Road 44 NEW Smyrna Beach FL	5,175.00		5,150.00
2/18		Online Transfer From Assure Call, LLC. Business Checking xxxxxx4121 Ref #lb0Rcdh9Lx on 02/18/25	5,000.00		
2/18		Online Transfer From Assure Call, LLC. Business Market Rate Savings xxxx7761 Ref #lb0Rcfcjnn on 02/18/25	5,000.00		
2/18		Money Transfer authorized on 02/15 Apple Cash Balance 877-233-8552 CA S465046526712541 Card 2038		165.00	
2/18		Online Transfer to J & J Investments of Florida LLC Business Market Rate Savings xxxx7647 Ref #lb0Rcdhrhn on 02/18/25		2,500.00	12,485.00
2/19		Purchase authorized on 02/18 Uber *Eats Help.Uber.Com CA S385049649604135 Card 2038		25.21	
2/19		Purchase authorized on 02/18 Uber *Eats Help.Uber.Com CA S465049705865754 Card 2038			0.81
2/19		Purchase authorized on 02/18 lc* Instacart*159 Instacart.Com CA S385049853451693 Card 2038			807.92
2/19		Purchase authorized on 02/18 lc* Instacart Instacart.Com CA S305049857197768 Card 2038			84.99
2/19		Online Transfer to Radcliff J Everyday Checking xxxx0099 Ref #lb0Rcnj235 on 02/19/25			2,000.00
2/19	<	Business to Business ACH Debit - Loangeek 5165820576 xxxxx9174 JJ Investments LLC		5,000.00	4,566.07
2/21		Provisional Credit for Claim-Ref #2502180000116	9.65		
2/21		Money Transfer authorized on 02/19 Apple Cash Balance 877-233-8552 CA S385050557994847 Card 2038		200.00	
2/21		Money Transfer authorized on 02/19 Apple Cash Balance 877-233-8552 CA S585050558406088 Card 2038			200.00
2/21		Money Transfer authorized on 02/19 Apple Cash Balance 877-233-8552 CA S585050558585984 Card 2038			200.00
2/21		Money Transfer authorized on 02/19 Apple Cash Balance 877-233-8552 CA S385050558755652 Card 2038			150.00
2/24		Money Transfer authorized on 02/21 Apple Cash Balance 877-233-8552 CA S305053037649031 Card 2038			250.00
2/24		Online Transfer to Radcliff J Everyday Checking xxxx0099 Ref #lb0Rdx3Qnh on 02/22/25			1,000.00
<b>Totals</b>			<b>\$15,184.65</b>	<b>\$12,608.93</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.

< 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.




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

Fee period 02/01/2025 - 02/28/2025	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 each fee period		
• Average ledger balance	\$1,000.00	\$2,375.00 <input checked="" type="checkbox"/>
• Minimum daily balance	\$500.00	-\$15.35 <input type="checkbox"/>
C1/C1		

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### 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	7	100	0	0.50	0.00
Total service charges					\$0.00



## IMPORTANT ACCOUNT INFORMATION

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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.



## 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](http://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.
  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. \$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
+ \$ \_\_\_\_\_

..... TOTAL \$ \_\_\_\_\_

CALCULATE THE SUBTOTAL  
(Add Parts A and B)

CALCULATE THE SUB

(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..... \$ \_\_\_\_\_

\$ \_\_\_\_\_