

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

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ROOFING APPOINTMENTS 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

Fraud and scam tips to help keep your money safe: Check fraud and government impersonator scams

Quickly spot check fraud and scams:

- Review check images after they've cleared to look for any changes. If something doesn't look right, report it right away.
- Verify your recipient received the money.
- Set up Alerts in the Wells Fargo Mobile® app\* or online banking to be notified when a check clears.
- Be wary if someone sends you a check and asks you to send money back. That's likely a scam.

Government impersonation scams are on the rise.

Scammers impersonate government agencies to get at your money or personal information.

What to know:

- A government agency will never ask you to move your money, even to a "protected account."
- Keep your Social Security and Medicare numbers secure and never share them.
- If you have a real tax issue, the IRS will contact you through the U.S. Mail prior to calling you. If you get an unexpected call from the IRS, hang up right away, even if the caller already has your Social Security number.



- If someone asks you to move your money to another account for any reason, it's probably a scam.

\*Sign-up may be required. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

### Statement period activity summary

Beginning balance on 5/1	-\$607.85
Deposits/Credits	15,747.86
Withdrawals/Debits	- 15,162.24
Ending balance on 5/31	-\$22.23

Account number: 7564173941 (primary account)

ROOFING APPOINTMENTS 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 - 000007564317670

### Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$101.88
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.02

### Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
5/1		Online Transfer From J & J Investments of Florida LLC Business Checking xxxxxx3909 Ref #lb0S7WD5Bm on 05/01/25	1,000.00		
5/1		Online Transfer From J & J Investments of Florida LLC Business Checking xxxxxx3909 Ref #lb0S7Wjznl on 05/01/25	500.00		
5/1		Online Transfer From J & J Investments of Florida LLC Business Checking xxxxxx3909 Ref #lb0S7x3Zxv on 05/01/25	7,000.00		
5/1		WT Fed#04769 Bmo Bank NA /Ftr/Bnf=0995316 Bc Ltd DBA Xencall Srf# Ow00005637754332 Trn#250501124864 Rfb# Ow00005637754332		6,531.60	
5/1		ATM Withdrawal authorized on 05/01 400 W Granada Blvd Ormond Beach FL 0009372 ATM ID 0621W Card 9832		1,000.00	360.55
5/2		Online Transfer From J & J Investments of Florida LLC Business Checking xxxxxx3909 Ref #lb0S887R66 on 05/01/25	400.00		760.55
5/5		Fpl Direct Debit Elec Pymt 05/25 1809940289 Webi Joseph Martin Radcliff			359.94
5/5		Fpl Direct Debit Elec Pymt 05/25 1809940289 Webi Joseph Martin Radcliff			415.09
5/5		Overdraft Protection From 7564317670	25.00		10.52
5/19		Money Transfer authorized on 05/18 From Radcliff Joseph FL S465139000627831 Card 9832	572.85		
5/19		Online Transfer From Radcliff J Everyday Checking xxxxxx0099 Ref #lb0Sg32Wr3 on 05/18/25	100.00		
5/19		Online Transfer From Radcliff J Everyday Checking xxxxxx0099 Ref #lb0Sg3Pwq7 on 05/18/25	100.00		
5/19		Online Transfer From Radcliff J Everyday Checking xxxxxx0099 Ref #lb0Sg7Dbj5 on 05/18/25	50.00		
5/19		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #lb0Sg32Jw4 on 05/18/25			10.52


***Transaction History (continued)***

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
5/19		Online Transfer to Assure Call, LLC. Business Checking xxxxxx3933 Ref #Ib0Sg7F6Dx on 05/18/25		100.00	
5/19		Non-WF ATM Withdrawal authorized on 05/18 Ormond Bch MO Ormond Bch FL 385139045316389 ATM ID Rfc05935 Card 9832		304.00	
5/19		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0Sg9Bmzt on 05/18/25		30.00	
5/19		Online Transfer to J & J Investments of Florida LLC Business Checking xxxxxx3909 Ref #Ib0Sg9Rp94 on 05/18/25		120.00	268.85
5/20		Money Transfer authorized on 05/18 Apple Cash Sent MO 1Infiniteloop CA S585138329830242 Card 9832		40.00	
5/20		Money Transfer authorized on 05/18 Apple Cash Sent MO 1Infiniteloop CA S585138495573535 Card 9832		100.00	
5/20		Money Transfer authorized on 05/18 Apple Cash Sent MO 1Infiniteloop CA S585139001314038 Card 9832		100.00	28.85
5/21		Online Transfer From J & J Investments of Florida LLC Business Market Rate Savings xxxxxx7647 Ref #Ib0Sh4Gwpd on 05/21/25	0.01		
5/21		ATM Withdrawal authorized on 05/21 828 White St Daytona Beach FL 0009942 ATM ID 0102N Card 9832		20.00	
5/21		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0Sh4G64T on 05/21/25		8.85	0.01
5/28		Online Transfer From Roofing Appointments LLC Business Market Rate Savings xxxxxx7670 Ref #Ib0Skbdj9J on 05/28/25	6,000.00		
5/28		WT Fed#05090 Bmo Bank NA /Ftr/Bnf=0995316 Bc Ltd DBA Xencall Srf# Ow00005725968431 Trn#250528052786 Rfb# Ow00005725968431		5,937.24	62.77
5/29		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0Skx64Lx on 05/29/25		60.00	2.77
5/30		Monthly Service Fee		25.00	-22.23
<b>Totals</b>			<b>\$15,747.86</b>	<b>\$15,162.24</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.*

**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 05/01/2025 - 05/31/2025	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 each fee period		
• Minimum daily balance	\$10,000.00	\$0.01 <input type="checkbox"/>
• Combined balance in linked accounts, which may include	\$15,000.00	\$108.71 <input type="checkbox"/>
- 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 (CD)		

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.

WK/WK




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## 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>
Cash Deposited (\$)	0	20,000	0	0.0030	0.00
Transactions	13	250	0	0.50	0.00
Total service charges					\$0.00

## IMPORTANT ACCOUNT INFORMATION

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Effective June 4, 2025, we are updating the following sections of the "Availability of Funds Policy" in our Deposit Account Agreement:

The "Longer delays may apply" section is deleted and replaced with the following:

In some cases, we will not make the first \$400 of a business day's check deposits available to you on the day we receive the deposits. Further, in some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit.

Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposit, however, may be available on the first business day after the day of your deposit.

Except as otherwise explained in this paragraph, if we are not going to make all funds from your deposit available on the business day of deposit or the first business day after the day of deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a Wells Fargo employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit.

If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$6,725 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of computer or communications equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The funds will generally be available no later than the seventh business day after the day of your deposit.

The "Special rules for new accounts" section is deleted and replaced with the following:

If you are a new customer, the following special rules apply during the first 30 days your account is open. Incoming wire transfers, electronic direct deposits, and cash deposited at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposit. Funds from your check deposits will be available on the business day after the day we receive the deposits; no funds from a business day's check deposits are available on the day we receive the deposits.

If we delay the availability of your deposit the following special rules may apply:

- The first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit, if your deposit meets certain conditions. For example, the checks must be payable to you. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$6,725 may not be available until the second business day after the day of your deposit.

- The excess over \$6,725 and funds from all other check deposits will be available no later than the seventh business day after the day of your deposit. The first \$275 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.

We will notify you if we delay your ability to withdraw funds and we will tell you when the funds will be available.



## 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 Wells Fargo Bank N.A. Attn: Deposit Furnishing Disputes MAC F2304-019 PO Box 50947 Des Moines, IA 50340. 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 (A-LB + A-LB)

(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

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