

Initiate Business CheckingSM

May 31, 2025 ■ Page 1 of 8



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

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

Your Business and Wells Fargo

Visit 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	-\$254.51
Deposits/Credits	90,092.13
Withdrawals/Debits	- 84,590.78
Ending balance on 5/31	\$5,246.84

Account number: 7564173909 (primary account)

J & 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
5/1		WT Fed#00165 Bank of America, N /Org=Two Rivers Title Company LLC Srf# 2025050100302858 Trn#250501090535 Rfb# TfI01328	81,937.97		
5/1		Wire Trans Svc Charge - Sequence: 250501231166 Srf# Ow00005639107298 Trn#250501231166 Rfb# Ow00005639107298		25.00	
5/1		Online Transfer to Roofing Appointments LLC Business Checking xxxxxx3941 Ref #lb0S7WD5Bm on 05/01/25			1,000.00
5/1		Online Transfer to Assure Call, LLC. Business Checking xxxxxx4121 Ref #lb0S7WD8HI on 05/01/25			1,000.00
5/1		Online Transfer to Roofing Appointments LLC Business Market Rate Savings xxxxxx7670 Ref #lb0S7Wdfsj on 05/01/25			500.00
5/1		Online Transfer to J & J Investments of Florida LLC Business Market Rate Savings xxxxxx7647 Ref #lb0S7Wdl58 on 05/01/25			500.00
5/1		Online Transfer to Roofing Appointments LLC Business Checking xxxxxx3925 Ref #lb0S7Wdqgz on 05/01/25			500.00
5/1		Online Transfer to Assure Call, LLC. Business Market Rate Savings xxxxxx7761 Ref #lb0S7Wdtx9 on 05/01/25			500.00
5/1		Online Transfer to Assure Call, LLC. Business Checking xxxxxx4121 Ref #lb0S7Wffgd on 05/01/25			3,000.00
5/1		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #lb0S7Whcch on 05/01/25			4,000.00
5/1		Online Transfer to Roofing Appointments LLC Business Checking xxxxxx3941 Ref #lb0S7Wjznl on 05/01/25			500.00
5/1		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #lb0S7Wkvk7 on 05/01/25			3,000.00
5/1		Online Transfer to Assure Call, LLC. Business Checking xxxxxx4121 Ref #lb0S7Wrtdg on 05/01/25			10,000.00
5/1		Online Transfer to Roofing Appointments LLC Business Checking xxxxxx3941 Ref #lb0S7x3Zxv on 05/01/25			7,000.00
5/1		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #lb0S7Zfssc on 05/01/25			2,000.00
5/1		WT Fed#07329 Fairwinds Credit U /Ftr/Bnf=Shami Brothers Srf# Ow00005639107298 Trn#250501231166 Rfb# Ow00005639107298			15,450.00
5/1		Online Transfer to Assure Call, LLC. Business Checking xxxxxx4121 Ref #lb0S842Sbj on 05/01/25			1,000.00
5/1		Online Transfer to Assure Call, LLC. Business Checking xxxxxx4121 Ref #lb0S86F7Kb on 05/01/25			3,000.00
					28,708.46

*Transaction History (continued)*

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
5/2		Wire Trans Svc Charge - Sequence: 250502027476 Srf# Ow00005640052666 Trn#250502027476 Rfb# Ow00005640052666		25.00	
5/2		Purchase authorized on 05/01 T-Mobile Web Payme 877-453-1304 WA S385121619147491 Card 5894		848.37	
5/2		Non-WF ATM Withdrawal authorized on 05/01 Ormond Bch MO Ormond Bch FL 465122149446749 ATM ID Rfc05935 Card 5894		204.00	
5/2		Non-Wells Fargo ATM Transaction Fee		3.00	
5/2		Online Transfer to Roofing Appointments LLC Business Checking xxxxxx3941 Ref #lb0S887R66 on 05/01/25		400.00	
5/2		WT Seq#27476 Best Storm Leads Corp /Bnf=Best Storm Leads Srf# Ow00005640052666 Trn#250502027476 Rfb# Ow00005640052666		10,000.00	
5/2		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #lb0S8FL4G4 on 05/02/25		2,000.08	
5/2		Non-WF ATM Withdrawal authorized on 05/02 Ormond Bch MO Ormond Bch FL 585122659278501 ATM ID Rfc05935 Card 5894		604.00	
5/2		Non-Wells Fargo ATM Transaction Fee		3.00	
5/2		Purchase authorized on 05/02 Speedy Mart and Deli Ormond Beach FL P465122676241920 Card 5894		203.18	
5/2		Non-WF ATM Withdrawal authorized on 05/02 100 Daytona Ave Holly Hill FL 38512300621323 ATM ID 7E150152 Card 5894		203.95	
5/2		Non-Wells Fargo ATM Transaction Fee		3.00	
5/2		Non-WF ATM Withdrawal authorized on 05/02 100 Daytona Ave Holly Hill FL 585123001053621 ATM ID 7E150152 Card 5894		103.95	
5/2		Non-Wells Fargo ATM Transaction Fee		3.00	14,103.93
5/5		Purchase authorized on 05/01 Stanley Steemerorl 407-291-4717 FL S385121722822156 Card 5894		1,118.00	
5/5		Online Transfer to Assure Call, LLC. Business Checking xxxxxx4121 Ref #lb0S8Tcrsm on 05/03/25		200.00	
5/5		Money Transfer authorized on 05/03 Apple Cash Balance 877-233-8552 CA S465123830547955 Card 5894		50.00	
5/5		Money Transfer authorized on 05/03 Apple Cash Balance 877-233-8552 CA S585123831140087 Card 5894		150.00	
5/5		Money Transfer authorized on 05/03 Apple Cash Balance 877-233-8552 CA S585123831287014 Card 5894		100.00	
5/5		Non-WF ATM Withdrawal authorized on 05/03 Ormond Bch MO Ormond Bch FL 305124033745256 ATM ID Rfc05935 Card 5894		204.00	
5/5		Non-Wells Fargo ATM Transaction Fee		3.00	
5/5		Purchase authorized on 05/03 Paypal *Storm911 4029357733 FL S305124056718254 Card 5894		50.00	
5/5		Non-WF ATM Withdrawal authorized on 05/03 Ormond Bch MO Ormond Bch FL 305124093945409 ATM ID Rfc05935 Card 5894		204.00	
5/5		Non-Wells Fargo ATM Transaction Fee		3.00	
5/5		Recurring Payment authorized on 05/04 Experian* Credit R 479-3436237 CA S585124341782789 Card 5894		39.99	
5/5		Non-WF ATM Withdrawal authorized on 05/04 Ormond Bch MO Ormond Bch FL 385124558919449 ATM ID Rfc05935 Card 5894		604.00	
5/5		Non-Wells Fargo ATM Transaction Fee		3.00	
5/5		Non-WF ATM Withdrawal authorized on 05/04 1258 Ocean Shore Blvd Ormond Beach FL 305124802441879 ATM ID A129071 Card 5894		203.25	
5/5		Non-Wells Fargo ATM Transaction Fee		3.00	
5/5		Non-WF ATM Withdrawal authorized on 05/05 Ormond Bch MO Ormond Bch FL 305125748640975 ATM ID Rfc05935 Card 5894		204.00	
5/5		Non-Wells Fargo ATM Transaction Fee		3.00	10,961.69

*Transaction History (continued)*

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
5/6		Wire Trans Svc Charge - Sequence: 250506049826 Srf# Ow00005655572211 Trn#250506049826 Rfb# Ow00005655572211		25.00	
5/6		Purchase authorized on 05/05 Icsolutions 800-464-8957 TX S305125749850899 Card 5894		16.27	
5/6		WT Fed#04634 Seacoast National /Ftr/Bnf=Law Office of Aaron Delgado and AS Srf# Ow00005655572211 Trn#250506049826 Rfb# Ow00005655572211		3,500.00	
5/6		Purchase authorized on 05/06 Mini Chevron Daytona Beach CA P000000686125674 Card 5894		9.89	
5/6		Purchase authorized on 05/06 The Rite Track Daytona Beach FL P465126677690161 Card 5894		10.16	
5/6		Non-WF ATM Withdrawal authorized on 05/06 100 Daytona Ave Holly Hill FL 385126693135054 ATM ID 7E150152 Card 5894		203.95	
5/6		Non-Wells Fargo ATM Transaction Fee		3.00	
5/6		Non-WF ATM Withdrawal authorized on 05/06 100 Daytona Ave Holly Hill FL 305126693589245 ATM ID 7E150152 Card 5894		63.95	
5/6		Non-Wells Fargo ATM Transaction Fee		3.00	
5/6		Empower 1000600628 250506 Empower Advance Joeradcliff		27.00	7,099.47
5/7		Purchase authorized on 05/06 Alliance Bail Bond Daytona Beach FL S305126655013554 Card 5894		250.00	
5/7		Non-WF ATM Withdrawal authorized on 05/06 4 N Beach Street Ormond Beach FL 385127102298555 ATM ID 00006337 Card 5894		304.00	
5/7		Non-Wells Fargo ATM Transaction Fee		3.00	
5/7		Purchase authorized on 05/06 7-Eleven Holly Hill FL P000000470832919 Card 5894		19.86	
5/7		Purchase authorized on 05/07 Speedy Mart and Deli Ormond Beach FL P465127578806132 Card 5894		194.14	
5/7		Purchase authorized on 05/07 7-Eleven Ormond Beach FL P000000283008945 Card 5894		13.19	
5/7		Non-WF ATM Withdrawal authorized on 05/07 1204 Ocean Shore BI Ormond Beach FL 585127616253832 ATM ID 7E008232 Card 5894		203.95	
5/7		Non-Wells Fargo ATM Transaction Fee		3.00	
5/7		Non-WF ATM Withdrawal authorized on 05/07 1204 Ocean Shore BI Ormond Beach FL 585127616698411 ATM ID 7E008232 Card 5894		203.95	
5/7		Non-Wells Fargo ATM Transaction Fee		3.00	
5/7		Purchase authorized on 05/07 7-Eleven Ormond Beach FL P000000789169152 Card 5894		11.63	5,889.75
5/8		Direct Pay Monthly Base		10.00	
5/8		Non-WF ATM Withdrawal authorized on 05/08 *International Speedway Daytona Beach FL 585128253635337 ATM ID Ifld3962 Card 5894		204.00	
5/8		Non-Wells Fargo ATM Transaction Fee		3.00	
5/8		Non-WF ATM Withdrawal authorized on 05/08 100 Daytona Ave Holly Hill FL 305128397754049 ATM ID 7E150152 Card 5894		203.95	
5/8		Non-Wells Fargo ATM Transaction Fee		3.00	
5/8		Purchase authorized on 05/08 7-Eleven Holly Hill FL P000000476742349 Card 5894		21.60	
5/8		Purchase authorized on 05/08 Sunoco 09833179 Daytona Beach FL P000000686215717 Card 5894		33.74	
5/8		Non-WF ATM Withdrawal authorized on 05/08 600 W International Spe Daytona Beach FL 305128467911204 ATM ID NW01383 Card 5894		204.00	
5/8		Non-Wells Fargo ATM Transaction Fee		3.00	
5/8		Purchase authorized on 05/08 Bp#1341100Hayha Daytona Beach FL P000000479326901 Card 5894		6.00	
5/8		Purchase authorized on 05/08 Bp#1341100Hayha Daytona Beach FL P000000979435924 Card 5894		84.37	

*Transaction History (continued)*

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
5/8		Purchase authorized on 05/08 Racetrac661 Ormond Beach FL P585128502834877 Card 5894		9.23	5,103.86
5/9		Purchase authorized on 05/06 Paypal *Synthesia 35314369001 Gbr S465126725255915 Card 5894		768.00	
5/9		Purchase authorized on 05/07 Checkers 6264 Daytona Beach FL S305127666883431 Card 5894		29.99	
5/9		Purchase authorized on 05/08 Csc Servicework Ormond Beach FL S385128483713746 Card 5894		2.50	
5/9		Purchase authorized on 05/08 Csc Servicework Ormond Beach FL S585128511784487 Card 5894		2.50	
5/9		Non-WF ATM Withdrawal authorized on 05/08 600 W International Spe Daytona Beach FL 305129116805297 ATM ID NW01383 Card 5894		204.00	
5/9		Non-Wells Fargo ATM Transaction Fee		3.00	4,093.87
5/12		ATM Withdrawal authorized on 05/09 400 W Granada Blvd Ormond Beach FL 0001530 ATM ID 0621W Card 5894		1,000.00	
5/12		Recurring Payment authorized on 05/10 T-Mobile Web Payme 877-453-1304 WA S585130563527722 Card 5894		697.85	
5/12		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #Ib0Scvn8T7 on 05/12/25		40.00	
5/12		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #Ib0Scvn92C on 05/12/25		20.00	
5/12		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #Ib0SD39F26 on 05/12/25		200.00	
5/12		Online Transfer to Assure Call, LLC. Business Checking xxxxxxx4121 Ref #Ib0SD55J73 on 05/12/25		400.00	
5/12		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #Ib0SD56Bv1 on 05/12/25		400.00	1,336.02
5/13		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #Ib0Sdbd86B on 05/13/25		800.00	
5/13		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #Ib0Sdbzgvn on 05/13/25		500.00	36.02
5/15		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #Ib0SF4N7N5 on 05/15/25		30.00	6.02
5/19		Money Transfer authorized on 05/17 From Radcliff Joseph FL S305138070891797 Card 5894	763.96		
5/19		Online Transfer From Assure Call, LLC. Business Checking xxxxxxx3933 Ref #Ib0Sg7F9Kp on 05/18/25	100.00		
5/19		Online Transfer From Roofing Appointments LLC Business Checking xxxxxxx3941 Ref #Ib0Sg9Rp94 on 05/18/25	120.00		
5/19		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #Ib0Szqcs3 on 05/17/25	760.00		
5/19		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #Ib0Sg32JI4 on 05/18/25	9.90		
5/19		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #Ib0Sg7Fp8Y on 05/18/25	100.00		120.08
5/20		Money Transfer authorized on 05/18 Apple Cash Sent MO 1Infiniteloop CA S465139097678961 Card 5894		120.00	0.08
5/22		Non-WF ATM Withdrawal authorized on 05/22 Ormond Bch MO Ormond Bch FL 585142415369226 ATM ID Rfc05935 Card 5894		104.00	
5/22		Non-Wells Fargo ATM Transaction Fee		3.00	
5/22		Non-WF ATM Withdrawal authorized on 05/22 Ormond Bch MO Ormond Bch FL 465142415970834 ATM ID Rfc05935 Card 5894		104.00	
5/22		Non-Wells Fargo ATM Transaction Fee		3.00	
5/22		Purchase authorized on 05/22 Speedy Mart and Deli Ormond Beach FL P465142420768313 Card 5894		12.65	-226.57
5/23		Overdraft Fee for a Transaction Posted on 05/22 \$104.00 Non-WF ATM Withdrawal authorized on 05/22 Ormond Bch MO Ormond Bch FL		35.00	
5/23		Overdraft Fee for a Transaction Posted on 05/22 \$104.00 Non-WF ATM Withdrawal authorized on 05/22 Ormond Bch MO Ormond Bch FL		35.00	


Transaction History (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
5/23		Overdraft Fee for a Transaction Posted on 05/22 \$12.65 Purchase Authori Zed on 05/22 Speedy Mart and Deli Ormond B		35.00	-331.57
5/27		Online Transfer From Assure Call, LLC. Business Checking xxxxxxxx4121 Ref #lb0Sk6Jfsv on 05/27/25	500.00		
5/27		Purchase authorized on 05/22 Pp*Apple.Com/Bill 402-935-7733 CA S585142410703814 Card 5894		38.96	129.47
5/28		eDeposit IN Branch 05/28/25 12:07:52 PM 400 W Granada Blvd Ormond Beach FL	6,670.20		6,799.67
5/29		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #lb0Skqq7F4 on 05/29/25		354.00	6,445.67
5/30		Non-WF ATM Withdrawal authorized on 05/30 Ormond Bch MO Ormond Bch FL 305150485421228 ATM ID Rfc05935 Card 5894		204.00	
5/30		Non-Wells Fargo ATM Transaction Fee		3.00	
5/30		Non-WF ATM Withdrawal authorized on 05/30 100 Daytona Ave Holly Hill FL 385150539561615 ATM ID 7E150152 Card 5894		203.95	
5/30		Non-Wells Fargo ATM Transaction Fee		3.00	
5/30		Purchase authorized on 05/30 Publix Super Mar 1258 Oce Ormond Beach FL P305150562081124 Card 5894		28.38	
5/30		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #lb0SI8RV99 on 05/30/25		200.00	
5/30		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #lb0SI8Wxs3 on 05/30/25		100.00	
5/30		Money Transfer authorized on 05/30 Paypal *Nicholerivers15 VISA Direct CA S465150676848040 Card 5894		250.00	
5/30		Non-WF ATM Withdrawal authorized on 05/30 200 S Palmetto Ave Daytona Beach FL 385150720024384 ATM ID Au08 Card 5894		203.50	
5/30		Non-Wells Fargo ATM Transaction Fee		3.00	5,246.84
Totals			\$90,092.13	\$84,590.78	

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 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 \$10.00	You paid \$0.00
How to avoid the monthly service fee Have any ONE of the following each fee period	Minimum required	This fee period
• Average ledger balance	\$1,000.00	\$4,394.00 <input checked="" type="checkbox"/>
• Minimum daily balance	\$500.00	-\$331.57 <input type="checkbox"/>

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.
C1/C1



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	5,000	0	0.0030	0.00
Transactions	61	100	0	0.50	0.00
Total service charges					\$0.00

IMPORTANT ACCOUNT INFORMATION

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 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

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

\$ _____