

# 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

It's Cybersecurity Awareness Month.

In today's digital world, scammers are using advanced tools like AI to make impersonation scams harder to detect. Caller ID can be spoofed, emails can be faked, voices can be cloned, and images can be altered.

Imposters may contact you with messages that:

- Are unexpected.
- Appear to be from a legitimate source but could be spoofed.
- Claim to be urgent, asking you to act right away, without thinking.
- Use language that manipulates your emotions.
- Request payment through unusually specific methods like gift cards, cryptocurrency or payment apps.

If you have any doubts about a message, call the company or government agency directly to find out if there really is a problem.

And if they're impersonating Wells Fargo, don't engage. Instead, call us right away or you can always check your account in the Wells Fargo Mobile® app\* or in online banking.



Learn more at [www.wellsfargo.com/scams](http://www.wellsfargo.com/scams)

\*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 10/1	-\$587.13
Deposits/Credits	5,887.35
Withdrawals/Debits	- 5,601.09
Ending balance on 10/31	-\$300.87

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	
10/3		eDeposit IN Branch 10/03/25 12:36:17 PM 441 Seabreeze Blvd Daytona Beach FL 8605	5,485.00			
10/3		Purchase authorized on 10/03 Shipping By The Sea Ormond Beach FL P585276623449719 Card 8605		24.24		
10/3		Purchase authorized on 10/03 Shipping By The Sea Ormond Beach FL P385276623919916 Card 8605		84.89		
10/3		Non-WF ATM Withdrawal authorized on 10/03 Ormond Bch MO Ormond Bch FL 58527664845858 ATM ID Rfc05935 Card 8605		84.00		
10/3		Non-Well's Fargo ATM Transaction Fee		3.00		
10/3		Non-WF ATM Withdrawal authorized on 10/03 1360 Ocean Shore Blvd Ormond Beach FL 465276681359353 ATM ID P380041 Card 8605		23.00		
10/3		Non-Well's Fargo ATM Transaction Fee		3.00		
10/3		Purchase authorized on 10/03 Shipping By The Sea Ormond Beach FL P345276689167630 Card 8605		336.57		
10/3		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #Ib0V6265Px on 10/03/25			1,100.00	
10/3		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #Ib0V64T9Kp on 10/03/25			200.00	
10/3		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #Ib0V652Nsq on 10/03/25			250.00	
10/3		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #Ib0V6588Sq on 10/03/25			250.00	
10/3		Cleo Ai Advncexprs Inlwe7Rm4 Cash Advance Repayment Including Express Fee			146.98	
10/3		Cleo Ai Subscrpn ly6Njvbxi Subscription Payment			14.99	2,377.20
10/6		Online Transfer From Radcliff J Everyday Checking xxxxxxx0099 Ref #Ib0V6Bjrb on 10/04/25		8.15		
10/6		Online Transfer From Roofing Appointments LLC Business Checking xxxxxxx3925 Ref #Ib0V6Bjtq5 on 10/04/25			1.03	
10/6		Online Transfer From Assure Call, LLC. Business Checking xxxxxxx3933 Ref #Ib0V6Bjx5G on 10/04/25			1.65	
10/6		Online Transfer From J & J Investments of Florida LLC Business Market Rate Savings xxxxxxx7647 Ref #Ib0V6Bjzx on 10/04/25			1.00	
10/6		Online Transfer From Assure Call, LLC. Business Market Rate Savings xxxxxxx7761 Ref #Ib0V6Bk9P7 on 10/04/25			1.00	
10/6		Purchase authorized on 10/03 Speedy Mart & Deli Ormond Beach FL S465276681853852 Card 8605			27.06	
10/6		Money Transfer authorized on 10/03 Wuvisaft 800-325-6000 CO S585277003896126 Card 8605			117.99	
10/6		Money Transfer authorized on 10/03 Wuvisaft 800-325-6000 CO S355277005516261 Card 8605			350.99	

*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>
10/6		Money Transfer authorized on 10/03 Wu Digital USA Aft Nandish.Hireb CA S585277006963130 Card 8605		461.99	
10/6		Money Transfer authorized on 10/03 Wuvisaافت 800-325-6000 CO S585277008400490 Card 8605		150.99	
10/6		Money Transfer authorized on 10/03 Wu Digital USA Aft Nandish.Hireb CA S305277010043547 Card 8605		45.99	
10/6		Money Transfer authorized on 10/03 Wuvisaافت 800-325-6000 CO S385277011391448 Card 8605		47.99	
10/6		Money Transfer authorized on 10/03 Apple Cash Balance 1Infiniteloop CA S355277015114263 Card 8605		200.00	
10/6		Money Transfer authorized on 10/03 Wu Digital USA Aft Nandish.Hireb CA S585277041206329 Card 8605		294.99	
10/6		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0V65Rwv7 on 10/03/25		100.00	
10/6		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0V65Tbyz on 10/03/25		300.00	
10/6		Online Transfer to Assure Call, LLC. Business Checking xxxxxx4121 Ref #Ib0V689S38 on 10/04/25		100.00	
10/6		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0V695Bxy on 10/04/25		179.00	
10/6		Purchase authorized on 10/04 Pizza Hut 26496 <a href="Https://Ipcha">Https://Ipcha</a> FL S345278092369236 Card 8605		43.35	
10/6		Non-WF ATM Withdrawal authorized on 10/04 Ormond Bch MO Ormond Bch FL 305278140895800 ATM ID Rfc05935 Card 8605		104.00	
10/6		Non-Wells Fargo ATM Transaction Fee		3.00	
10/6		Non-WF ATM Withdrawal authorized on 10/04 Ormond Bch MO Ormond Bch FL 355278141445525 ATM ID Rfc05935 Card 8605		104.00	
10/6		Non-Wells Fargo ATM Transaction Fee		3.00	
10/6		Non-WF ATM Withdrawal authorized on 10/04 Ormond Bch MO Ormond Bch FL 345278142021434 ATM ID Rfc05935 Card 8605		104.00	
10/6		Non-Wells Fargo ATM Transaction Fee		3.00	
10/6		Purchase authorized on 10/05 Speedy Mart & Deli Ormond Beach FL S385278452561595 Card 8605		14.04	
10/6		Purchase authorized on 10/05 7-Eleven Ormond Beach FL P000000289589277 Card 8605		24.13	-389.48
10/7		Overdraft Fee for a Transaction Posted on 10/06 \$43.35		35.00	
10/7		Purchase Authori Zed on 10/04 Pizza Hut 26496 <a href="Https://">Https://</a>			
10/7		Overdraft Fee for a Transaction Posted on 10/06 \$104.00		35.00	
10/7		Non-WF ATM Withdrawal authorized on 10/04 Ormond Bch MO Ormond Bch FL			
10/7		Overdraft Fee for a Transaction Posted on 10/06 \$104.00		35.00	
10/7		Non-WF ATM Withdrawal authorized on 10/04 Ormond Bch MO Ormond Bch FL			
10/7		Overdraft Fee for a Transaction Posted on 10/06 \$104.00		35.00	
10/7		Non-WF ATM Withdrawal authorized on 10/04 Ormond Bch MO Ormond Bch FL			
10/7		Purchase Return authorized on 10/06 Wu Digital USA Aft San Francisco CA S615280544730543 Card 8605	294.99		
10/7		Purchase Return authorized on 10/06 Wuvisaافت 800-325-6000 CO S385279648754070 Card 8605	47.99		
10/7		Purchase authorized on 10/04 Data Axle 866-8720053 NE S385277636737431 Card 8605		57.41	-243.91
10/8		Overdraft Fee for a Transaction Posted on 10/07 \$57.41		35.00	
10/8		Purchase Authori Zed on 10/04 Data Axle 866-8720			
10/8		Direct Pay Monthly Base		10.00	-288.91
10/14		Purchase Return authorized on 10/10 Wu Digital USA Aft San Francisco CA S615284479657865 Card 8605	45.99		
10/14		Money Transfer authorized on 10/13 From Radcliff Joseph NY S585286855524893 Card 8605	0.55		




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*Transaction History (continued)*

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
10/14		Recurring Payment authorized on 10/10 Vxnbill.Com 855-4671420 CA S585283263855413 Card 8605			2.00 -244.37
10/15		Recurring Payment authorized on 10/15 Kikoff* Qid4Sqt5Zm WWW.Kikoff.CO NV S355288259174735 Card 8605			10.30 -254.67
10/16		Overdraft Fee for a Transaction Posted on 10/15 \$10.30 Recurring Payment Authori Zed on 10/15 Kikoff* Qid4Sqt5Zm WWW.Kiko			35.00 -289.67
10/31		Monthly Service Fee			10.00
10/31		Cash Deposit Processing Fee			1.20 -300.87
<b>Totals</b>			<b>\$5,887.35</b>	<b>\$5,601.09</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
10/21	Leadbanksselflend Payments xxxxx0561 Joseph Radcliff Reference # 101206100004208	150.00
10/27	Leadbanksselflend Retry Pymt xxxxx3177 Joseph Radcliff Reference # 101206100012773	150.00

**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 10/01/2025 - 10/31/2025	Standard monthly service fee \$10.00	You paid \$10.00
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	-\$50.00 <input type="checkbox"/>
• Minimum daily balance	\$500.00	-\$587.13 <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 (\$)	5,400	5,000	400	0.0030	1.20
Transactions	15	100	0	0.50	0.00
<b>Total service charges</b>					<b>\$1.20</b>



## IMPORTANT ACCOUNT INFORMATION

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After November 19, 2025, Wells Fargo will no longer offer the option to establish new overdraft protection linkages from a home equity line of credit to deposit accounts. If there is a home equity line of credit account that is currently providing overdraft protection for your checking account, it will be delinked from overdraft protection on February 9, 2026. Unless your checking account is linked to another overdraft protection source, you will lose overdraft protection on or after February 9, 2026. Your home equity line of credit account is not being closed or changed and as long as you have available credit, you can continue to make credit advances in other ways such as access checks (if applicable), online, visiting a branch and by phone. Call us anytime for additional details at 1-800-TO-WELLS (1-800-869-3557) or visit your local branch.

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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 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  
(Add Parts A and B)**

**RECALCULATE 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. . . . .