

# 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

You control your information - Be aware what you share

It could be something as innocent as your email address or where you bank or live. Be careful what you share and who you share it with.

Fraudsters can use your personal information to steal your identity. They'll get into your accounts or even open new accounts in your name. This costs you money, time to close unauthorized accounts and an emotional toll as you try to repair your good name.

Scammers use all kinds of ways to get you to give up your information:

- Scammers can pose as your bank claiming there is a "problem" with your account.
- Tech imposters will convince you there is "an issue" with your device and get you to give them access to it.
- They'll have you scan QR codes or get you to fill in personal information on fake websites or online surveys.

Don't give them that chance. Protect your information on- and offline!

What to do:



- Use strong, complex passwords on all your accounts. Use two-factor authentication whenever it's available.
- Avoid clicking links in emails or texts. Instead, go directly to the official website or app.
- Be mindful of what you share on social media and who with.
- Use secure Wi-Fi. Avoid public Wi-Fi if possible.
- Install and maintain antivirus and antimalware software on your devices.
- Don't share personal information unless you initiated the contact. Slow down and always verify who you're giving the information to and why to ensure it makes sense.

Remember, it's your information. Share it wisely.

### Statement period activity summary

Beginning balance on 8/1	\$6,709.80
Deposits/Credits	52,110.81
Withdrawals/Debits	- 53,716.79
Ending balance on 8/31	\$5,103.82

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
8/1		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0Tcfkpbr on 07/31/25	400.00		
8/1		Empower 1000606411 250801 Empower Advance Joeradclif	79.00		6,230.80
8/4		Non-WF ATM Withdrawal authorized on 08/01 4 N Beach Street Ormond Beach FL 465214095552850 ATM ID Fnbf6337 Card 7551	504.00		
8/4		Non-Wells Fargo ATM Transaction Fee	3.00		
8/4		Non-WF ATM Withdrawal authorized on 08/02 4 N Beach Street Ormond Beach FL 585215144092924 ATM ID Fnbf6337 Card 7551	504.00		
8/4		Non-Wells Fargo ATM Transaction Fee	3.00		
8/4		Purchase authorized on 08/02 7-Eleven Ormond Beach FL P000000784549651 Card 7551	11.28		
8/4		Purchase authorized on 08/02 7-Eleven Ormond Beach FL P000000076816071 Card 7551	8.93		
8/4		Non-WF ATM Withdrawal authorized on 08/03 4 N Beach Street Ormond Beach FL 465215805412870 ATM ID Fnbf6337 Card 7551	444.00		
8/4		Non-Wells Fargo ATM Transaction Fee	3.00		
8/4		Purchase authorized on 08/03 Speedway 1102 W Grana Ormond Beach FL P000000483005904 Card 7551	14.99		
8/4		Purchase authorized on 08/03 Access Corrections Https://WWW.K MO S585216018857558 Card 7551	211.95		
8/4		Purchase authorized on 08/03 Echst.Net 866-452-5108 WA S465216130596413 Card 7551	1.00		
8/4		Purchase authorized on 08/04 Circle K # 22612 2495 Port Orange FL P000000284626094 Card 7551	14.86		
8/4		Non-WF ATM Withdrawal authorized on 08/04 1598 N Nova Road Holly Hill FL 465216647317110 ATM ID 7E008219 Card 7551	203.95		
8/4		Non-Wells Fargo ATM Transaction Fee	3.00		
8/4		Purchase authorized on 08/04 Shipping By The Sea Ormond Beach FL P465216682880899 Card 7551	94.54		4,205.30
8/5		Purchase authorized on 08/03 Icsolutions 800-464-8957 TX S585215857824807 Card 7551	54.29		

*Transaction History (continued)*

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/5		Purchase authorized on 08/03 Icsolutions 800-464-8957 TX S385215858102763 Card 7551		50.00	
8/5		Money Transfer authorized on 08/03 Apple Cash Sent MO 1Infiniteloop CA S385216099239966 Card 7551		500.00	
8/5		Non-WF ATM Withdrawal authorized on 08/04 Ormond Bch MO Ormond Bch FL 585217097526105 ATM ID Rfc05935 Card 7551		344.00	
8/5		Non-Well Fargo ATM Transaction Fee		3.00	3,254.01
8/6		Recurring Payment authorized on 08/03 Echst.Net 866-4525108 WA S585216156431049 Card 7551		28.95	
8/6		Money Transfer authorized on 08/04 Apple Cash Sent MO 1Infiniteloop CA S305216714044080 Card 7551		140.00	
8/6		Purchase authorized on 08/04 Circle K # 22408 NEW Smyrna Be FL S465217129553983 Card 7551		11.25	
8/6		Non-WF ATM Withdrawal authorized on 08/05 Ormond Bch MO Ormond Bch FL 385218154978091 ATM ID Rfc05935 Card 7551		304.00	
8/6		Non-Well Fargo ATM Transaction Fee		3.00	
8/6		Non-WF ATM Withdrawal authorized on 08/06 4 N Beach Street Ormond Beach FL 465218723034448 ATM ID Fnbf6337 Card 7551		544.00	
8/6		Non-Well Fargo ATM Transaction Fee		3.00	
8/6		Purchase authorized on 08/06 Sunoco 09833179 Daytona Beach FL P000000374779954 Card 7551		20.00	
8/6		Purchase authorized on 08/06 Autozone 0441 245 North Daytona Beach FL P305218755274444 Card 7551		63.88	2,135.93
8/7		Purchase authorized on 08/06 Speedy Mart & Deli Ormond Beach FL S305218716102698 Card 7551		22.97	
8/7		Purchase authorized on 08/06 Temu.Com 130-248-0611 MA S385218838465421 Card 7551		98.36	
8/7		Purchase authorized on 08/06 Temu.Com 130-248-0611 MA S305218845981273 Card 7551		64.92	
8/7		Online Transfer to Assure Call, LLC. Business Checking xxxxxxxx4121 Ref #lb0Tfzk2Dv on 08/07/25		100.00	
8/7		Online Transfer to Radcliff J Everyday Checking xxxxxxx0099 Ref #lb0Tfzk5L3 on 08/07/25		1,000.00	849.68
8/8		Direct Pay Monthly Base		10.00	
8/8		Recurring Payment authorized on 08/06 Vxnbill.Com 855-4671420 CA S585219151064846 Card 7551		59.95	
8/8		Recurring Payment authorized on 08/06 Mmbill.Com 877-338-7068 CA S585219151790796 Card 7551		39.99	
8/8		Recurring Payment authorized on 08/07 Kikoff* Clxvi6W5HI Kikoff.Com NV S305219417492224 Card 7551		35.00	
8/8		Purchase authorized on 08/07 Access Corrections Https://WWW.K MO S305219599049015 Card 7551		67.95	636.79
8/14		Online Transfer From Roofing Appointments LLC Business Market Rate Savings xxxxxx7670 Ref #lb0Tjb7V5R on 08/14/25	500.00		
8/14		Purchase authorized on 08/14 Firstdigital8443345116 Ambler PA S385226452645241 Card 8605		165.68	971.11
8/15		Online Transfer From Assure Call, LLC. Business Checking xxxxxxx3933 Ref #lb0Tk3B56x on 08/15/25	600.00		
8/15		Online Transfer From Roofing Appointments LLC Business Market Rate Savings xxxxxx7670 Ref #lb0Tk3Wgsk on 08/15/25	400.00		
8/15		Purchase authorized on 08/14 Aci FL Power & Lig 800-226-3545 FL S585226425610542 Card 8605		305.03	
8/15		Recurring Payment authorized on 08/14 Spectrum 855-707-7328 MO S585226426892702 Card 8605		50.00	
8/15		Purchase authorized on 08/14 Continental Financ 8664494514 DE S585226457405379 Card 8605		88.96	
8/15		Purchase authorized on 08/14 Continental Financ 8664494514 DE S385226460038106 Card 8605		34.08	
8/15		Purchase authorized on 08/14 Access Corrections Https://WWW.K MO S585226622035848 Card 8605		109.95	

*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>
8/15		Non-WF ATM Withdrawal authorized on 08/14 Ormond Bch MO Ormond Bch FL 385227200050199 ATM ID Rfc05935 Card 8605		284.00	
8/15		Non-Wells Fargo ATM Transaction Fee		3.00	1,096.09
8/18		Online Transfer From J & J Investments of Florida LLC Business Market Rate Savings xxxxxx7647 Ref #Ib0Tkck6Nb on 08/16/25	200.00		
8/18		Online Transfer From Roofing Appointments LLC Business Checking xxxxxx3925 Ref #Ib0Tkcyq5 on 08/17/25	200.00		
8/18		Online Transfer From Roofing Appointments LLC Business Market Rate Savings xxxxxx7670 Ref #Ib0Tkkd2B on 08/17/25	200.00		
8/18		Online Transfer From Assure Call, LLC. Business Checking xxxxxx3933 Ref #Ib0Tkkd3Fb on 08/17/25	100.00		
8/18		Money Transfer authorized on 08/15 Apple Cash Sent MO 1Infiniteloop CA S585228010593434 Card 8605		310.00	
8/18		Money Transfer authorized on 08/15 Apple Cash Sent MO 1Infiniteloop CA S385228010919177 Card 8605	200.00		
8/18		Money Transfer authorized on 08/15 Apple Cash Sent MO 1Infiniteloop CA S465228038568072 Card 8605	30.00		
8/18		Money Transfer authorized on 08/15 Apple Cash Sent MO 1Infiniteloop CA S385228038940413 Card 8605	100.00		
8/18		Money Transfer authorized on 08/15 Apple Cash Sent MO 1Infiniteloop CA S465228041089599 Card 8605	300.00		
8/18		Purchase authorized on 08/15 7-Eleven 38216 Ormond Beach FL S465228247089025 Card 8605		23.17	
8/18		Non-WF ATM Withdrawal authorized on 08/16 Ormond Bch MO Ormond Bch FL 585228737624988 ATM ID Rfc05935 Card 8605		304.00	
8/18		Non-Wells Fargo ATM Transaction Fee		3.00	
8/18		Purchase authorized on 08/16 Publix #1290 Ormond Beach FL S465228832889257 Card 8605		38.96	
8/18		Purchase authorized on 08/16 Speedy Mart & Deli Ormond Beach FL S465228850159332 Card 8605		19.80	
8/18		Non-WF ATM Withdrawal authorized on 08/17 Ormond Bch MO Ormond Bch FL 305229560060393 ATM ID Rfc05935 Card 8605		184.00	
8/18		Non-Wells Fargo ATM Transaction Fee		3.00	
8/18		Non-WF ATM Withdrawal authorized on 08/17 Ormond Bch MO Ormond Bch FL 465229570139779 ATM ID Rfc05935 Card 8605		304.00	
8/18		Non-Wells Fargo ATM Transaction Fee		3.00	
8/18		Overdraft Protection From 7564317647	38.04		11.20
8/19		Purchase authorized on 08/17 7-Eleven 38216 Ormond Beach FL S585229761253887 Card 8605			0.00
8/22		WT Fed#02C01 Bankunited /Org=Bell Land Title LLC Srf# 20250822R0646845 Trn#250822181500 Rfb# 2025234006291	49,872.77		
8/22		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0Tmjz4Lv on 08/22/25		2,000.00	47,872.77
8/25		Money Transfer authorized on 08/22 Apple Cash Balance 1Infiniteloop CA S385234782443637 Card 8605		100.00	
8/25		Money Transfer authorized on 08/22 Apple Cash Balance 1Infiniteloop CA S585234782563620 Card 8605		100.00	
8/25		Money Transfer authorized on 08/22 Apple Cash Balance 1Infiniteloop CA S305234782727577 Card 8605		120.00	
8/25		Online Transfer to Roofing Appointments LLC Business Checking xxxxxx3941 Ref #Ib0Tml8L3B on 08/22/25		5,300.00	
8/25		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0Tmy6Xvl on 08/24/25		500.00	
8/25		Online Transfer to Assure Call, LLC. Business Checking xxxxxx4121 Ref #Ib0TN2Dhrz on 08/24/25		1,000.00	
8/25		Online Transfer to Assure Call, LLC. Business Market Rate Savings xxxxxx7761 Ref #Ib0TN2Kbjq on 08/24/25		200.00	
8/25		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0TN2Kwj8 on 08/24/25		8,000.00	




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*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>
8/25		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0TN2Yq94 on 08/24/25		10,000.00	22,552.77
8/26		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0Tnrcvrd on 08/26/25		400.08	
8/26		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0Tnspvqq on 08/26/25		100.00	
8/26		Firstprogress Payment 250825 001000071602596 J and J Investments		159.00	21,893.69
8/27		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0Tp3NV9M on 08/27/25		5,000.00	16,893.69
8/28		Non-WF ATM Withdrawal authorized on 08/27 Ormond Bch MO Ormond Bch FL 465240077222293 ATM ID Rfc05935 Card 8605		704.00	
8/28		Non-Wells Fargo ATM Transaction Fee		3.00	
8/28		Non-WF ATM Withdrawal authorized on 08/27 1474 Ocean Shore Blvd Ormond Beach FL 305240087341338 ATM ID P443388 Card 8605		23.00	
8/28		Non-Wells Fargo ATM Transaction Fee		3.00	
8/28		Non-WF ATM Withdrawal authorized on 08/27 1474 Ocean Shore Blvd Ormond Beach FL 385240093482457 ATM ID P443388 Card 8605		23.00	
8/28		Non-Wells Fargo ATM Transaction Fee		3.00	
8/28		Non-WF ATM Withdrawal authorized on 08/28 Ormond Bch MO Ormond Bch FL 38524058805901 ATM ID Rfc05935 Card 8605		404.00	
8/28		Non-Wells Fargo ATM Transaction Fee		3.00	
8/28		Purchase authorized on 08/28 Firstdigital8443345116 Ambler PA S585240654554655 Card 8605		45.25	
8/28		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0Tp6Ccx on 08/28/25		1,000.00	
8/28		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0Tpdrnbx on 08/28/25		4,000.00	
8/28		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0Tpdrxl8 on 08/28/25		2,000.00	8,682.44
8/29		Purchase authorized on 08/27 Speedy Mart & Deli Ormond Beach FL S385240081960743 Card 8605		32.22	
8/29		Purchase authorized on 08/27 Seadrift Sports Ba Ormond Beach FL S305240086622721 Card 8605		10.30	
8/29		Purchase authorized on 08/28 Speedy Mart & Deli Ormond Beach FL S585240601912758 Card 8605		18.06	
8/29		Purchase authorized on 08/28 Continental Financ 866-449-4514 DE S585240662293084 Card 8605		80.36	
8/29		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0Tps2M42 on 08/29/25		1,000.00	
8/29		Online Transfer to Assure Call, LLC. Business Checking xxxxxxx4121 Ref #Ib0Tps32Jn on 08/29/25		600.00	
8/29		Online Transfer to Assure Call, LLC. Business Checking xxxxxxx4121 Ref #Ib0Tpws2K3 on 08/29/25		1,000.00	
8/29		Online Transfer to Radcliff J Everyday Checking xxxxxx0099 Ref #Ib0Tq2Hlgz on 08/29/25		500.00	
8/29		Firstprogress Payment 250828 001000071693122 J and J Investments		337.68	5,103.82
<b>Totals</b>			<b>\$52,110.81</b>	<b>\$53,716.79</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.*




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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 08/01/2025 - 08/31/2025	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	\$8,586.00 <input checked="" type="checkbox"/>
• Minimum daily balance	\$500.00	\$0.00 <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

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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	38	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 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)**

**CALCULATE THE SUBTOTAL  
(Add Parts A and B)**

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## SUBTRACT

- C. The total outstanding checks and withdrawals from the chart above . . . . . - \$

**CALCULATE THE ENDING BALANCE  
(Part A + Part B - Part C)**

(Part A + Part B - Part C)  
This amount should be the same  
as the current balance shown in  
your check register. .... \$ \_\_\_\_\_