

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

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VB IDEAS, LLC  
2040 LAUREL OAK CT  
MOBILE AL 36695-7318

## 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. (220)  
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

### This June, be wary of scams targeting older and vulnerable adults

June 15 is World Elder Abuse Awareness Day, and now is a great time to learn how to help protect yourself and your loved ones from common scams, including:

- **Investment scams**, where the scammer makes friends with you on social media then offers to show you how to invest in crypto. Watch out for promises of big returns, suggestions to invest in crypto or requests to wire money.

- **Tech Imposter scams**, where scammers pose as legitimate tech support to convince you to give them access to your device. They can then plant fake evidence of fraud and pass you to another scammer posing as your bank, who asks you to wire money or courier cash or gold to "keep it safe". Wells Fargo will never ask you to do this. Watch out for unsolicited contact from "tech support" scammers. Never give up access to your device or accounts.

Remember, always be cautious when you're asked for your personal information or money. Don't respond until you validate the who and the why. You are in control when it's your money.



Scan to verify



## Statement period activity summary

Beginning balance on 6/1	\$2,683.24
Deposits/Credits	47,042.44
Withdrawals/Debits	- 47,675.38
<b>Ending balance on 6/30</b>	<b>\$2,050.30</b>

Account number: **7942270724 (primary account)****VB IDEAS, LLC**

Alabama account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 062000080

For Wire Transfers use

Routing Number (RTN): 121000248

## Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

## Interest summary

Interest paid this statement	\$0.04
Average collected balance	\$4,165.26
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.04
Interest paid this year	\$0.45

## Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
6/2		Paypal Transfer 250531 1042561766595 Valencia Belle	337.45		
6/2		Paypal Transfer 250602 1042607241621 Valencia Belle	184.32		
6/2		Money Transfer authorized on 05/30 Cash App*Antoinett Oakland CA S305150497230204 Card 2185		400.00	
6/2		Money Transfer authorized on 05/30 Cash App*Cameron O Oakland CA S465150497443740 Card 2185		25.00	
6/2		Money Transfer authorized on 05/30 Cash App*Alyssa Oakland CA S305150498068090 Card 2185		200.00	
6/2		Money Transfer authorized on 05/30 Cash App*Amari Pit Oakland CA S465150553153759 Card 2185		200.00	
6/2		Money Transfer authorized on 05/30 Cash App*Jessica M Oakland CA S385150553348931 Card 2185		120.00	
6/2		Money Transfer authorized on 05/30 Cash App*John Davi Oakland CA S465150553538313 Card 2185		250.00	
6/2		Money Transfer authorized on 05/30 Cash App*Naomi Tys Oakland CA S465150553958973 Card 2185		365.00	1,645.01
6/4	<	Business to Business ACH Debit - Webre Accounting Sale 250604 Vb Ideas LLC	70.00		1,575.01
6/5		Paypal Transfer 250605 1042675755035 Valencia Belle	678.73		2,253.74
6/6		ATM Cash Deposit on 06/06 50 N Section St Fairhope AL 0006607 ATM ID 6521C Card 2185	1,400.00		
6/6		Money Transfer authorized on 06/05 Cash App*Cameron O Oakland CA S385156640559090 Card 2185		200.00	
6/6		Money Transfer authorized on 06/05 Cash App*Jessica M Oakland CA S385156640848663 Card 2185		430.00	
6/6		Money Transfer authorized on 06/05 Cash App*John Davi Oakland CA S465156641030902 Card 2185		200.00	
6/6		Money Transfer authorized on 06/05 Cash App*Antoinett Oakland CA S585156641242646 Card 2185		425.00	
6/6		Money Transfer authorized on 06/05 Cash App*Naomi Tys Oakland CA S385156641524697 Card 2185		190.00	
6/6		ATM Withdrawal authorized on 06/06 2535 US Hwy 98 Daphne AL 0000884 ATM ID 0049Q Card 2185		800.00	1,408.74
6/9		Paypal Transfer 250608 1042730615862 Valencia Belle	339.20		1,747.94
6/10		Paypal Transfer 250610 1042783533122 Valencia Belle	268.16		2,016.10


**Transaction History (continued)**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
6/11		Kapitus Servicin EDI Pymnts Pj7lxznavxyhnhw Vb Ideas LLC	24,667.50		26,683.60
6/12		Withdrawal Made In A Branch/Store		22,000.00	4,683.60
6/13		Paypal Transfer 250612 1042836529755 Valencia Belle	339.20		5,022.80
6/16		ATM Check Deposit on 06/15 2535 US Hwy 98 Daphne AL 0003181 ATM ID 0049Q Card 2185	1,500.00		
6/16		Paypal Transfer 250615 1042889113501 Valencia Belle	210.17		
6/16		Money Transfer authorized on 06/13 Cash App*Alyssa Oakland CA S585164510535810 Card 2185		100.00	
6/16		Money Transfer authorized on 06/13 Cash App*Cameron O Oakland CA S385164510765867 Card 2185		100.00	
6/16		Money Transfer authorized on 06/13 Cash App*Jessica M Oakland CA S465164510956265 Card 2185		300.00	
6/16		Money Transfer authorized on 06/13 Cash App*John Davi Oakland CA S465164511217620 Card 2185		200.00	
6/16		Money Transfer authorized on 06/13 Cash App*Antoinett Oakland CA S585164511401017 Card 2185		575.00	
6/16		Money Transfer authorized on 06/13 Cash App*Naomi Tys Oakland CA S305164511612467 Card 2185		400.00	
6/16		ATM Withdrawal authorized on 06/15 2535 US Hwy 98 Daphne AL 0003180 ATM ID 0049Q Card 2185		1,000.00	4,057.97
6/17	<	Business to Business ACH Debit - Kapitus Achpmt 250617 B5374151 Schools		680.00	3,377.97
6/20		Paypal Transfer 250619 1042979127277 Valencia Belle	1,000.00		
6/20		WT Fed#02933 Choice Financial G/Org=The Merchant Marketplace Corp Srf#Trn#250620144025 Rfb#		9,016.00	
6/20		Money Transfer authorized on 06/19 Cash App*Alyssa Oakland CA S385170495831913 Card 2185		150.00	
6/20		Money Transfer authorized on 06/19 Cash App*Amari Pit Oakland CA S305170496050553 Card 2185		100.00	
6/20		Money Transfer authorized on 06/19 Cash App*Jessica M Oakland CA S305170496342704 Card 2185		235.00	
6/20		Money Transfer authorized on 06/19 Cash App*John Davi Oakland CA S585170496620287 Card 2185		175.00	
6/20		Money Transfer authorized on 06/19 Cash App*Antoinett Oakland CA S465170496822981 Card 2185		200.00	
6/20		Money Transfer authorized on 06/19 Cash App*Naomi Tys Oakland CA S585170497192295 Card 2185		245.00	
6/20		Money Transfer authorized on 06/19 Cash App*Naomi Tys Oakland CA S465170511499514 Card 2185		185.00	
6/20		Money Transfer authorized on 06/19 Cash App*Jessica M Oakland CA S385170511734194 Card 2185		65.00	
6/20		Money Transfer authorized on 06/19 Cash App*John Davi Oakland CA S305170511927855 Card 2185		125.00	
6/20		Money Transfer authorized on 06/19 Cash App*Antoinett Oakland CA S305170512182216 Card 2185		275.00	
6/20		Withdrawal Made In A Branch/Store		6,000.00	5,638.97
6/23		Paypal Transfer 250623 1043055756610 Valencia Belle	639.29		
6/23		Zelle From Barnes Lydia on 06/23 Ref #Pp0Yydkx57 Final Repayment		2,500.00	
6/23		Money Transfer authorized on 06/21 Cash App*Cameron O Oakland CA S305173096559323 Card 2185		35.00	8,743.26
6/24		Paypal Transfer 250624 1043072476779 Valencia Belle	104.92		
6/24		Paypal Transfer 250624 1043072739693 Valencia Belle	678.73		
6/24		Paypal Transfer 250624 1043073032452 Valencia Belle	678.73		
6/24		Money Transfer authorized on 06/23 Cash App*Valencia Oakland CA S585175066727554 Card 2185		2,500.00	
6/24		ATM Withdrawal authorized on 06/24 2535 US Hwy 98 Daphne AL 0004936 ATM ID 0049Q Card 2185		500.00	
6/24	<	Business to Business ACH Debit - Kapitus Achpmt 250624 B5374151 Schools		680.00	6,525.64
6/26		Cash eWithdrawal IN Branch 06/26/2025 14:14 PM 800 Madison Ave Montgomery AL 2185		1,000.00	5,525.64
6/27		ATM Cash Deposit on 06/27 7105 Airport Blvd Mobile AL 0000848 ATM ID 6526E Card 2185		500.00	



## Transaction History (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
6/27		Money Transfer authorized on 06/26 Cash App*Jessica M Oakland CA S385177449624407 Card 2185		1,400.00	
6/27		Money Transfer authorized on 06/26 Cash App*Alyssa Oakland CA S585177451221571 Card 2185		100.00	
6/27		Money Transfer authorized on 06/26 Cash App*Amari Pit Oakland CA S585177451487156 Card 2185		100.00	
6/27		Money Transfer authorized on 06/26 Cash App*Cameron O Oakland CA S585177451740730 Card 2185		100.00	
6/27		Money Transfer authorized on 06/26 Cash App*Jessica M Oakland CA S305177452065160 Card 2185		50.00	
6/27		Money Transfer authorized on 06/26 Cash App*John Davi Oakland CA S585177452390759 Card 2185		50.00	
6/27		Money Transfer authorized on 06/26 Cash App*Naomi Tys Oakland CA S585177452753880 Card 2185		250.00	
6/27		Money Transfer authorized on 06/26 Cash App*Antoinett Oakland CA S465177453096955 Card 2185		300.00	
6/27		Zelle to Adams Sonobia on 06/27 Ref #Pp0Yyps7Rz July		500.00	
6/27		Zelle to Henderson Nitra on 06/27 Ref #Rp0Ypttjd July		2,500.00	
6/27	<	Business to Business ACH Debit - Merchant Market 8882711420 xxxx1402 Vb Ideas LLC		35.00	
6/27	<	Business to Business ACH Debit - Merchant Market 8882711420 xxxx1401 Vb Ideas LLC		565.38	75.26
6/30		Zelle From Lydia Barnes Ref #Nav0Jfewiar9 My Limit Is This...	2,000.00		
6/30		Interest Payment	0.04		
6/30		Monthly Service Fee		25.00	2,050.30
<b>Totals</b>			<b>\$47,042.44</b>	<b>\$47,675.38</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 timeframe does not apply to consumer accounts.

## 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 06/01/2025 - 06/30/2025	Standard monthly service fee \$25.00	You paid \$25.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following each fee period		
• Minimum daily balance	\$10,000.00	\$75.26 <input type="checkbox"/>
• Combined balance in linked accounts, which may include	\$15,000.00	\$4,237.33 <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)		

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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 (\$)	1,900	20,000	0	0.0030	0.00
Transactions	14	250	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

## IMPORTANT ACCOUNT INFORMATION

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Drawdown Wires incur a fee of \$15 for Consumer and Small Business non-analyzed accounts. For Drawdown Wires on analyzed accounts, there is a fee of \$22. For more information, please review the Consumer and Business Fee & Information Schedule.

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### **Using a Digital Version of your Debit Card**

Effective June 3, 2025, the following subsection will be added to the "Using Your Card" section of the Wells Fargo Debit and ATM Card Terms and Conditions:

#### **Using a digital version of your debit card**

You can use the digital version of your debit card, if eligible, for card-not-present transactions like online and in-app purchases, or for payments over the phone. You will not be able to use the digital version of your debit card for in-store purchases or to access Wells Fargo ATMs, unless you add the digital version of your debit card to a Mobile Device (see "Using Your Card Through A Mobile Device" for more details). Note that the PIN for a digital version of your debit card will be the same as the PIN for your physical debit card.

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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)

## 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 . . . . . \$ \_\_\_\_\_