

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

September 30, 2025 ■ Page 1 of 6



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

### Watch for debit card scams so you can avoid them

Pay close attention if you are contacted about fraudulent debit card activity. Scammers are impersonating Wells Fargo using texts and automated calls that look real.

Wells Fargo will not contact you and ask you to:

- Provide your PIN, access code, or card information.
- Give device passwords, share your screen, or join a video call.
- Withdraw cash and deposit it to another account.
- Send money to a person, account, or digital wallet to "protect your account" or "resolve a fraud issue".
- Hand over, mail, or leave your card somewhere for pick-up.

**Remember, don't respond to the request. Call us directly using the number on the back of your card to verify any potential issues with your card or account.** You can also check for suspicious activity through our mobile app\* or online. If you think your card has been used fraudulently, please contact us as soon as possible.



Scan to verify



\*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 9/1	\$962.58
Deposits/Credits	11,505.81
Withdrawals/Debits	- 12,445.31
<b>Ending balance on 9/30</b>	<b>\$23.08</b>

Account number: **1289976480 (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	\$0.01
Average collected balance	\$954.61
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.03

### Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/2		Paypal Transfer 250829 1044510231190 Valencia Belle	169.43		
9/2		Paypal Transfer 250830 1044524529306 Valencia Belle	169.43		
9/2		Paypal Transfer 250831 1044548905520 Valencia Belle	169.43		
9/2		Paypal Transfer 250901 1044565209646 Valencia Belle	271.29		
9/2		Paypal Transfer 250901 1044565127571 Valencia Belle	406.77		
9/2		Money Transfer authorized on 08/29 Cash App*Jessica M Oakland CA S305241417431979 Card 8477		160.00	
9/2		Money Transfer authorized on 08/29 Cash App*John Davi Oakland CA S385241417952354 Card 8477		250.00	
9/2		Money Transfer authorized on 08/29 Cash App*Antoinette Oakland CA S385241419112596 Card 8477		175.00	
9/2		ATM Withdrawal authorized on 08/30 2535 US Hwy 98 Daphne AL 0002041 ATM ID 0049Q Card 8477		500.00	
9/2		ATM Withdrawal authorized on 09/02 2535 US Hwy 98 Daphne AL 0002546 ATM ID 0049Q Card 8477		300.00	
9/2	<	Business to Business ACH Debit - Webre Accounting Sale 250902 Vb Ideas LLC		70.00	693.93
9/3	<	Business to Business ACH Debit - Kapitus Achpmt 250902 B5374151 Schools		680.00	
9/3		Money Transfer authorized on 09/03 From Anitra Belle AL S585246367402508 Card 8477		25.00	
9/3		ATM Cash Deposit on 09/03 2535 US Hwy 98 Daphne AL 0002889 ATM ID 0049Q Card 8477		200.00	
9/3		Recurring Payment authorized on 09/02 Wix.Com 1196605457 WWW.Wix.Com CA S585245580115544 Card 8477		184.80	54.13
9/4		Zelle From Lyvve Investment Group LLC on 09/04 Ref # Wfct0Z7T9MKl		500.00	
9/4		ATM Cash Deposit on 09/04 2535 US Hwy 98 Daphne AL 0003309 ATM ID 0049Q Card 8477		200.00	
9/4		Online Transfer Ref #b0Ts77859 From BusinessLine Line of Credit XXXXXXXXXXXX9668 on 09/04/25		350.00	
9/4		Paypal Inst Xfer 250904 Google Google O Valencia Belle		1.99	1,102.14

**Transaction History (continued)**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/5		Paypal Transfer 250904 1044645885997 Valencia Belle	574.83		
9/5		Paypal Transfer 250905 1044671653124 Valencia Belle	203.38		
9/5		Money Transfer authorized on 09/04 Cash App*Amari Pit Oakland CA S585247634772505 Card 8477		50.00	
9/5		Money Transfer authorized on 09/04 Cash App*Amari Pit Oakland CA S385247775350224 Card 8477		25.00	
9/5		Money Transfer authorized on 09/04 Cash App*Cameron O Oakland CA S305247775575266 Card 8477		100.00	
9/5		Money Transfer authorized on 09/04 Cash App*Jessica M Oakland CA S385247775850634 Card 8477		160.00	
9/5		Money Transfer authorized on 09/04 Cash App*Naomi Tys Oakland CA S585247776289857 Card 8477		25.00	
9/5		Money Transfer authorized on 09/04 Cash App*Kiara Oakland CA S585247776649325 Card 8477		50.00	
9/5		Money Transfer authorized on 09/04 Cash App*John Davi Oakland CA S38524777888732 Card 8477		250.00	
9/5		Money Transfer authorized on 09/04 Cash App*Antoinett Oakland CA S385247778160285 Card 8477		175.00	
9/5		Money Transfer authorized on 09/04 Cash App*Naomi Tys Oakland CA S38524804520139 Card 8477		150.00	
9/5		Money Transfer authorized on 09/04 Cash App*Jessica M Oakland CA S465248091574130 Card 8477		25.00	
9/5		Money Transfer authorized on 09/04 Cash App*Logan E Oakland CA S585248092063569 Card 8477		50.00	
9/5	<	Business to Business ACH Debit - Merchant Market 8882711420 xxxx7240 Vb Ideas LLC		35.00	
9/5	<	Business to Business ACH Debit - Merchant Market 8882711420 xxxx7238 Vb Ideas LLC		565.38	219.97
9/8		ATM Cash Deposit on 09/08 2535 US Hwy 98 Daphne AL 0004323 ATM ID 0049Q Card 8477	1,800.00		2,019.97
9/9		American Express ACH Pmt 250909 R1236 Valencia Belle		35.00	1,984.97
9/10	<	Business to Business ACH Debit - Kapitus Achpmt 250909 B5374151 Schools		680.00	
9/10		Chase Credit Crd Epay 250909 8709802964 571954385446438		47.00	1,257.97
9/11		Paypal Transfer 250911 1044788729898 Valencia Belle	1,621.28		2,879.25
9/12		Money Transfer authorized on 09/12 From Anitra Belle AL S465255690985963 Card 8477		71.23	
9/12		ATM Withdrawal authorized on 09/12 2535 US Hwy 98 Daphne AL 0005396 ATM ID 0049Q Card 8477		700.00	
9/12	<	Business to Business ACH Debit - Merchant Market 8882711420 xxxx2415 Vb Ideas LLC		565.38	1,685.10
9/15		Paypal Transfer 250913 1044828343135 Valencia Belle	755.82		
9/15		Money Transfer authorized on 09/12 Cash App*Naomi Tys Oakland CA S385255691321186 Card 8477		100.00	
9/15		Money Transfer authorized on 09/12 Cash App*Jessica M Oakland CA S585255691589387 Card 8477		275.00	
9/15		ATM Withdrawal authorized on 09/13 2535 US Hwy 98 Daphne AL 0005493 ATM ID 0049Q Card 8477		1,000.00	1,065.92
9/17	<	Business to Business ACH Debit - Kapitus Achpmt 250916 B5374151 Schools		680.00	385.92
9/18		ATM Cash Deposit on 09/18 5417 Highway 90 W Mobile AL 0006402 ATM ID 0087L Card 8477	1,000.00		1,385.92
9/19		Money Transfer authorized on 09/19 From Anitra Belle AL S385262546048816 Card 8477		59.93	
9/19		Online Transfer Ref #b0Tykf7D8 From BusinessLine Line of Credit XXXXXXXXXXXX9668 on 09/19/25		635.00	
9/19	<	Business to Business ACH Debit - Merchant Market 8882711420 xxxx1614 Vb Ideas LLC		565.38	1,515.47
9/22		Money Transfer authorized on 09/19 Cash App*Jessica M Oakland CA S385262549871990 Card 8477		250.00	
9/22		Money Transfer authorized on 09/19 Cash App*John Davi Oakland CA S585262550218126 Card 8477		150.00	



### Transaction History (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/22		Money Transfer authorized on 09/19 Cash App*Antoinett Oakland CA S385262550452642 Card 8477		125.00	
9/22		Money Transfer authorized on 09/19 Cash App*Naomi Tys Oakland CA S385262551253017 Card 8477		225.00	
9/22		ATM Withdrawal authorized on 09/22 2535 US Hwy 98 Daphne AL 0007755 ATM ID 0049Q Card 8477		500.00	265.47
9/23		ATM Cash Deposit on 09/23 2535 US Hwy 98 Daphne AL 0007937 ATM ID 0049Q Card 8477	1,800.00		2,065.47
9/24	<	Business to Business ACH Debit - Kapitus Achpmt 250923 B5374151 Schools		680.00	
9/24		Paypal Transfer 250923 1045052531664 Valencia Belle	168.55		
9/24		Paypal Transfer 250924 1045059645202 Valencia Belle	168.55		
9/24		Paypal Transfer 250924 1045068454505 Valencia Belle	185.88		1,908.45
9/25		ATM Withdrawal authorized on 09/25 2535 US Hwy 98 Daphne AL 0008419 ATM ID 0049Q Card 8477		300.00	1,608.45
9/26		Money Transfer authorized on 09/25 Cash App*Amari Pit Oakland CA S465268431779046 Card 8477		150.00	
9/26		Money Transfer authorized on 09/25 Cash App*Cameron O Oakland CA S46526843201198 Card 8477		100.00	
9/26		Money Transfer authorized on 09/25 Cash App*John Davi Oakland CA S305268432391846 Card 8477		150.00	
9/26		Money Transfer authorized on 09/25 Cash App*Logan E Oakland CA S385268432600733 Card 8477		50.00	
9/26		Money Transfer authorized on 09/25 Cash App*Antoinett Oakland CA S305268432790032 Card 8477		100.00	
9/26		Money Transfer authorized on 09/25 Cash App*Naomi Tys Oakland CA S385268433082830 Card 8477		200.00	
9/26		Money Transfer authorized on 09/25 Cash App*Jessica M Oakland CA S385268433330518 Card 8477		195.00	
9/26	<	Business to Business ACH Debit - Merchant Market 8882711420 xxxx0207 Vb Ideas LLC		565.38	98.07
9/29		ATM Withdrawal authorized on 09/27 2535 US Hwy 98 Daphne AL 0008774 ATM ID 0049Q Card 8477		50.00	48.07
9/30		Interest Payment	0.01		
9/30		Monthly Service Fee		25.00	23.08
<b>Totals</b>			<b>\$11,505.81</b>	<b>\$12,445.31</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 time frame 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 09/01/2025 - 09/30/2025	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	\$13.93 <input type="checkbox"/>
• Combined balance in linked accounts, which may include	\$15,000.00	\$985.87 <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)		

**Monthly service fee summary (continued)**

WK/WK

**Account transaction fees summary**

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	5,000	20,000	0	0.0030	0.00
Transactions	20	250	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

**IMPORTANT ACCOUNT INFORMATION**

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.

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.
  - **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)

---

..... **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 . . . . . \$ \_\_\_\_\_