

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

August 31, 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

### 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	\$1,430.72
Deposits/Credits	35,818.88
Withdrawals/Debits	- 36,287.02
<b>Ending balance on 8/31</b>	<b>\$962.58</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	\$0.02
Average collected balance	\$2,914.68
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.02
Interest paid this year	\$0.02

### Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/1		Paypal Transfer 250731 1043882490188 Valencia Belle	361.42		
8/1		Paypal Transfer 250801 1043906108505 Valencia Belle	5,000.00		
8/1		Paypal Transfer 250801 1043903877968 Valencia Belle	6,000.00		
8/1		Withdrawal Made In A Branch/Store		1,700.00	
8/1	<	Business to Business ACH Debit - Merchant Market 8882711420 xxxx4054 Vb Ideas LLC		35.00	11,057.14
8/4	<	Business to Business ACH Debit - Merchant Market 8882711420 xxxx4049 Vb Ideas LLC		565.38	
8/4		Paypal Transfer 250804 1043977617893 Valencia Belle	478.97		
8/4		Withdrawal Made In A Branch/Store		9,500.00	
8/4	<	Business to Business ACH Debit - Webre Accounting Sale 250802 Vb Ideas LLC		70.00	
8/4	<	Business to Business ACH Debit - American Express ACH Pmt 250804 M9980 Valencia Belle		500.00	900.73
8/6	<	Business to Business ACH Debit - Kapitus Achpmt 250805 B5374151 Schools		680.00	
8/6		Paypal Transfer 250805 1043999770046 Valencia Belle	4,500.00		
8/6		Withdrawal Made In A Branch/Store		3,000.00	
8/6		Withdrawal Made In A Branch/Store		1,200.00	520.73
8/7		Paypal Transfer 250806 1044021772155 Valencia Belle	3,000.00		
8/7		Zelle to Belle Valencia on 08/07 Ref #Rp0Z4Ywr2H Navy Federal Initial Deposit		500.00	3,020.73


**Transaction History (continued)**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/8		Zelle to Henderson Nitra on 08/07 Ref #Rp0Z4Z4Zwq Payroll for August Week 1		760.00	
8/8		Zelle to Pitters Amari on 08/07 Ref #Pp0Z4Z55St August Week 1		100.00	
8/8	<	Business to Business ACH Debit - Merchant Market 8882711420 xxxx2216 Vb Ideas LLC		565.38	1,595.35
8/11		Paypal Transfer 250811 1044116250773 Valencia Belle	3,314.55		
8/11		Withdrawal Made In A Branch/Store		1,500.00	
8/11		ATM Withdrawal authorized on 08/11 4650 Airport Blvd Mobile AL 0003180 ATM ID 0058M Card 8477		1,000.00	2,409.90
8/12		Paypal Transfer 250812 1044145284184 Valencia Belle	5,863.61		
8/12		Recurring Payment authorized on 08/09 Wix.Com 1192695615 WWW.Wix.Com CA S305221768784547 Card 8477		44.12	
8/12		Online Transfer Ref #b0Thnjskh to BusinessLine Line of Credit Xxxxxxxxxxx9668 on 08/12/25		651.00	7,578.39
8/13	<	Business to Business ACH Debit - Kapitus Achpmt 250812 B5374151 Schools		680.00	
8/13		Paypal Transfer 250812 1044149140887 Valencia Belle	332.20		
8/13		ATM Withdrawal authorized on 08/13 4650 Airport Blvd Mobile AL 0003487 ATM ID 0058M Card 8477		1,000.00	6,230.59
8/14		ATM Withdrawal authorized on 08/14 2535 US Hwy 98 Daphne AL 0007568 ATM ID 0049Q Card 8477		1,000.00	5,230.59
8/15		Money Transfer authorized on 08/14 Cash App*Amari Pit Oakland CA S305227033825351 Card 8477		125.00	
8/15		Money Transfer authorized on 08/14 Cash App*Cameron O Oakland CA S585227034052558 Card 8477		150.00	
8/15		Money Transfer authorized on 08/14 Cash App*Jessica M Oakland CA S385227034275962 Card 8477		220.00	
8/15		Money Transfer authorized on 08/14 Cash App*John Davi Oakland CA S305227034862966 Card 8477		150.00	
8/15		Money Transfer authorized on 08/14 Cash App*Kiara Oakland CA S465227035276962 Card 8477		50.00	
8/15		Money Transfer authorized on 08/14 Cash App*Antoinett Oakland CA S385227035559732 Card 8477		225.00	
8/15		Money Transfer authorized on 08/14 Cash App*Naomi Tys Oakland CA S385227035934568 Card 8477		125.00	
8/15	<	Business to Business ACH Debit - Merchant Market 8882711420 xxxx6987 Vb Ideas LLC		565.38	3,620.21
8/18		Paypal Transfer 250815 1044213997947 Valencia Belle	46.95		
8/18		Paypal Transfer 250818 1044272998218 Valencia Belle	168.55		
8/18		ATM Withdrawal authorized on 08/17 2535 US Hwy 98 Daphne AL 0008485 ATM ID 0049Q Card 8477		1,000.00	
8/18		ATM Withdrawal authorized on 08/18 2535 US Hwy 98 Daphne AL 0008651 ATM ID 0049Q Card 8477		1,000.00	1,835.71
8/19	<	Business to Business ACH Debit - Webre Accounting Sale 250819 Vb Ideas		20.00	1,815.71
8/20	<	Business to Business ACH Debit - Kapitus Achpmt 250819 B5374151 Schools		680.00	1,135.71
8/21		ATM Cash Deposit on 08/21 4650 Airport Blvd Mobile AL 0004931 ATM ID 0058M Card 8477	700.00		1,835.71
8/22		Money Transfer authorized on 08/21 Cash App*Naomi Tys Oakland CA S585234103300375 Card 8477		175.00	
8/22		Money Transfer authorized on 08/21 Cash App*Antoinett Oakland CA S465234103494346 Card 8477		125.00	
8/22		Money Transfer authorized on 08/21 Cash App*Logan E Oakland CA S305234103754230 Card 8477		50.00	
8/22		Money Transfer authorized on 08/21 Cash App*John Davi Oakland CA S385234104019812 Card 8477		150.00	
8/22		Money Transfer authorized on 08/21 Cash App*Jessica M Oakland CA S465234104727190 Card 8477		90.00	
8/22		Money Transfer authorized on 08/21 Cash App*Cameron O Oakland CA S465234105030335 Card 8477		150.00	



## Transaction History (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/22		Money Transfer authorized on 08/21 Cash App*Amari Pit Oakland CA S385234105279071 Card 8477		50.00	
8/22	<	Business to Business ACH Debit - Merchant Market 8882711420 xxxx8287 Vb Ideas LLC		565.38	480.33
8/25		Paypal Transfer 250824 1044375265561 Valencia Belle	100.83		
8/25		Paypal Transfer 250825 1044399777640 Valencia Belle	139.33		
8/25		ATM Cash Deposit on 08/25 2535 US Hwy 98 Daphne AL 0000583 ATM ID 0049Q Card 8477	1,000.00		1,720.49
8/26		Deposit Made In A Branch/Store	3,000.00		4,720.49
8/27	<	Business to Business ACH Debit - Kapitus Achpmt 250826 B5374151 Schools		680.00	
8/27		Deposit Made In A Branch/Store	800.00		
8/27		Money Transfer authorized on 08/26 Cash App*Jessica M Oakland CA S385238592319680 Card 8477		1,400.00	
8/27		Zelle to Adams Sonobia on 08/27 Ref #Wfct0Z6W7Msq		500.00	
8/27		Zelle to Henderson Nitra on 08/27 Ref #Wfct0Z6W7Nhq		2,000.00	940.49
8/28		Paypal Transfer 250827 1044462989700 Valencia Belle	337.45		
8/28		Zelle From Sajid Shabir on 08/28 Ref #Bxs0jh4Q3Sxp Actsat Prep Fees Payment for Soha and Alisa	675.00		
8/28		Withdrawal Made In A Branch/Store		400.00	1,552.94
8/29	<	Business to Business ACH Debit - Merchant Market 8882711420 xxxx9884 Vb Ideas LLC		565.38	
8/29		Interest Payment	0.02		
8/29		Monthly Service Fee		25.00	962.58
<b>Totals</b>			<b>\$35,818.88</b>	<b>\$36,287.02</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 08/01/2025 - 08/31/2025	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	\$220.73 <input type="checkbox"/>
• Combined balance in linked accounts, which may include	\$15,000.00	\$3,149.73 <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)		

The Monthly service fee summary 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.

WK/WK



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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 (\$)	1,700	20,000	0	0.0030	0.00
Transactions	31	250	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

A large black checkmark icon is positioned to the left of the section title.  
**IMPORTANT ACCOUNT INFORMATION**

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.

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## **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 MACF2304-019 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)

**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.

\_\_\_\_\_