# Wells Fargo Simple Business Checking

Account number: **1470786235** June 8, 2017 - July 10, 2017 Page 1 of 4



NEW MEXICO BICYCLE RACING ASSOCIATION C/O RANDY CORCORAN PO BOX 36531 ALBUQUERQUE NM 87176-6531

## **Questions?**

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted **1-800-CALL-WELLS** (1-800-225-5935)

TTY: 1-800-877-4833 En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (585) P.O. Box 6995 Portland, OR 97228-6995

# Your Business and Wells Fargo

Cash flow is a key indicator of the financial health of your business. Find tips and strategies for effective cash flow management at wellsfargoworks.com.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com/biz or call the number above if you have questions or if you would like to add new services.

Business Online Banking Online Statements Business Bill Pay Business Spending Report Overdraft Protection

1
1
1
1

#### **Other Wells Fargo Benefits**

Apply for a Commercial Equity Line of Credit and enjoy a low rate of Prime + 0% on your balance through December 31, 2018 Whether you are planning to make property improvements, expand your business, or purchase either property or large equipment, we want to help you with your financing. Small business owners and real estate investors can get up to \$500,000 in commercial real estate financing that starts as a 5-year, Prime-based revolving equity line after which the balance converts to an adjustable 15-year amortized loan for a total term of 20 years.

Key benefits of our real estate secured financing:

- No application fee, and no appraisal fee

- Low 1% origination fee due at closing

To learn more, or apply for this great offer, please call: 1-866-416-4320, Monday - Friday, 8:00 a.m. to 5:00 p.m. Pacific Time.

Note: All financing is subject to credit approval. Some restrictions may apply.



## Activity summary

Beginning balance on 6/8	\$7,780.97
Deposits/Credits	0.00
Withdrawals/Debits	- 874.82
Ending balance on 7/10	\$6,906.15
Average ledger balance this period	\$7,260.69

## Account number: 1470786235 NEW MEXICO BICYCLE RACING ASSOCIATION C/O RANDY CORCORAN New Mexico account terms and conditions apply For Direct Deposit use Routing Number (RTN): 107002192 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 store.

## **Transaction history**

Ending bal	ance on 7/10		\$0.00	\$874.82	6,906.15
6/27	-	Check		466.56	6,906.15
		WA S387165111214120 Card 8963			,
6/15		Purchase authorized on 06/13 Rainbowonlinesale 509-326-5470		405.04	7,372.71
6/8		State Sales Tax		0.22	7,777.75
6/8		Online Dep Detail & Images - Bob		3.00	
Date	Number	Description	Credits	Debits	balance
	Check		Deposits/	Withdrawals/	Ending daily

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.

#### Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
1220	6/27	466.56

#### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 06/08/2017 - 07/10/2017	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 account requirements		
Average ledger balance	\$500.00	\$7,261.00
C1/C1		



## Account transaction fees summary

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Cash Deposited (\$)	0	3,000	0	0.0030	0.00
Transactions	1	50	0	0.50	0.00
Total service charges					\$0.00

Total service charges



Periodically, it is necessary to update selected sections of the disclosures you received when you opened your account. These updates provide you with the most up to date account information and are very important; so please review this information carefully and feel free to contact us with any questions or concerns.

We updated the Business Account Agreement ("Agreement"). In the section titled "Available balance, posting order, and overdrafts," the following question about our standard overdraft coverage was added:

#### What is Wells Fargo's standard overdraft coverage?

Our standard overdraft coverage is when, at our discretion, we pay checks or automatic payments (such as ACH payments) into overdraft rather than returning them unpaid. You can request to remove our standard overdraft coverage from your account by speaking to a banker.

Important: If you remove our standard overdraft coverage from your account, the following will apply if you do not have enough money in your account or accounts linked for Overdraft Protection to cover a transaction:

- We will return your checks and automatic payments (such as ACH payments) and assess a non-sufficient funds/NSF returned item fee and you could be assessed additional fees by merchants.

- We will not authorize transactions such as ATM withdrawals or everyday debit card purchases into overdraft.

- We will not authorize certain transactions (such as cashed checks, recurring debit card transactions, or Bill Pay transactions) into overdraft. However, if these transactions are authorized when your account has enough money but are later presented for payment when your account does not have enough money, we will pay the transaction into overdraft and charge an overdraft fee.

All other aspects of the Agreement remain the same. If there is a conflict between the language above and the Agreement, this language will control.

If you remove our standard overdraft coverage and your account is enrolled in Debit Card Overdraft Service, Debit Card Overdraft Service will be removed and we will not authorize transactions such as ATM withdrawals or everyday debit card purchases into overdraft.

To learn more about tools that Wells Fargo offers to help you avoid overdraft and/or returned item fees, visit wellsfargo.com/biz/checking/guickstart/overdraft-protection, speak with a local banker or call the phone number on the top of your statement. Thank you for being a Wells Fargo customer. As a valued Wells Fargo customer we hope you find this information helpful.



### General statement policies for Wells Fargo Bank

■ Notice: Wells Fargo Bank, N.A. may furnish information about accounts belonging to individuals, including sole proprietorships, to consumer reporting agencies. If this applies to you, you have the right to dispute the accuracy of information that we have reported by writing to us at: Overdraft Collections and Recovery, P.O. Box 5058, Portland, OR 97208-5058.

You must describe the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that relates to an identity theft, you will need to provide us with an identity theft report.

#### **Account Balance Calculation Worksheet**

- 1. Use the following worksheet to calculate your overall account balance.
- 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.
- 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

Α.	The ending balance	
	shown on your statement	.\$
A	DD	
В.	Any deposits listed in your	\$
	register or transfers into	\$
	your account which are not	\$
	shown on your statement. +	\$
	TOTAL	\$
С	ALCULATE THE SUBTOTAL	
	(Add Parts A and B)	
	TOTAL	\$
รเ	JBTRACT	
C.	The total outstanding checks and withdrawals from the chart above	\$
С	ALCULATE THE ENDING BALANCE	

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

Number	Items Outstanding	Amount
	Total amount \$	