

# Platinum Business Checking

Account number: **6824079948** ■ March 1, 2016 - March 31, 2016 ■ Page 1 of 4

**WELLS  
FARGO**

BLESS AFRICA  
24222 LANDS END DR  
ORANGE VA 22960-3543

## 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](http://wellsfargo.com/biz)

Write: Wells Fargo Bank, N.A. (377)  
P.O. Box 6995  
Portland, OR 97228-6995

## Your Business and Wells Fargo

Cash flow is one of the most critical components of success for a small or mid-sized business. Achieving a positive cash flow does not come by chance. Learn more about managing cash flow by visiting [wellsfargoworks.com](http://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](http://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



## IMPORTANT ACCOUNT INFORMATION

Periodically, we may evaluate the timing of statements, monthly service fee assessment and interest payments to your accounts. We may adjust the timing in order to align your statement, monthly service fee assessment (if any) and interest payment dates with one another. You may receive a partial statement that reflects activity and interest payments from the last statement date to the date of the change. No monthly service fees will be assessed during a partial statement period and there will be no impact to your interest rate or compounding frequency.

### Activity summary

Beginning balance on 3/1	\$1,057.16
Deposits/Credits	743.68
Withdrawals/Debits	- 890.82
<b>Ending balance on 3/31</b>	<b>\$910.02</b>
Average ledger balance this period	\$1,237.90

Account number: **6824079948**

**BLESS AFRICA**

Virginia account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 051400549

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.

**Interest summary**

Interest paid this statement	\$0.00
Average collected balance	\$1,237.90
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00
Total interest paid in 2015	\$0.00

**Transaction history**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
3/1		Paypal Verifybank 160301 105J42222Jh33Fq Bless Africa	0.15		
3/1		Paypal Verifybank 160301 205J42222Jh33Fq Bless Africa	0.18		
3/1		Paypal Verifybank 160301 405J42222Jh33Fq Bless Africa		0.33	1,057.16
3/2		Square Inc 160302A2 160302 M1137279408 Bless Africa	0.49		
3/2		Paypal Transfer 160302 5J4229Fxmfwq Bless Africa	28.83		
3/2		Square Inc 160302A2 160302 M1137272093 Bless Africa		0.49	1,085.99
3/3		Square Inc 160303R2 160303 L20190059938 Bless Africa	28.83		1,114.82
3/22		Square Inc 160322R2 160322 L20194658840 Bless Africa	485.20		1,600.02
3/24		Deposit	200.00		1,800.02
3/29	1001	Check		850.00	950.02
3/31		Monthly Service Fee		40.00	910.02
<b>Ending balance on 3/31</b>					<b>910.02</b>
<b>Totals</b>			<b>\$743.68</b>	<b>\$890.82</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.

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

Number	Date	Amount
1001	3/29	850.00

**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](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 03/01/2016 - 03/31/2016	Standard monthly service fee \$40.00	You paid \$40.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Average ledger balance	\$25,000.00	\$1,238.00 <input type="checkbox"/>
· Combined balances in linked accounts, which may include	\$40,000.00	<input type="checkbox"/>
- Average ledger balances in business checking, savings, and time accounts		



**Monthly service fee summary (continued)**

**How to avoid the monthly service fee**

Minimum required

This fee period

- Most recent statement balance of Wells Fargo business credit cards, Wells Fargo Business Secured Credit Card, BusinessLine<sup>®</sup> line of credit, Wells Fargo Small Business Advantage<sup>®</sup> line of credit, Working Capital Line of Credit, Advancing Term Line of Credit, and BusinessLoan<sup>®</sup> term loan
- Combined average daily balances from the previous month for Wells Fargo Business PrimeLoan<sup>SM</sup>, Commercial Equity Loan, Commercial Refinance Loan, Commercial Purchase Loan, Commercial Equity Line of Credit, Small Business Advantage<sup>®</sup> loan, Equipment Express<sup>®</sup> loan, and Equipment Express<sup>®</sup> Single Event loan

WK/WK

**Account transaction fees summary**

<i>Service charge description</i>	<i>Units used</i>	<i>Units included</i>	<i>Excess units</i>	<i>Service charge per excess units (\$)</i>	<i>Total service charge (\$)</i>
Cash Deposited (\$)	0	20,000	0	0.0030	0.00
Transactions	11	500	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>



**IMPORTANT ACCOUNT INFORMATION**

Overdraft Fee Waiver Clarification: We will waive any overdraft fees if both your ending daily account balance (posted balance) and your available balance (which includes pending transactions) are overdrawn by \$5 or less and there are no items returned for insufficient funds at the end of our nightly processing. This fee waiver is associated with the total overdrawn balance, not the dollar size of the transaction(s) contributing to the overdrawn balance. To find out more about online banking tools that Wells Fargo offers to help you manage and track your spending, visit [wellsfargo.com/biz/online\\_banking](http://wellsfargo.com/biz/online_banking). For additional information, see your Account Agreement, speak with a local banker, or call the phone number on the top of your statement.

