# Wells Fargo Combined Statement of Accounts



THE LINKS INC
COLUMBIA MARYLAND CHAPTER
PO BOX 1517
COLUMBIA MD 21044-0517

## 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. (336)
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 | ☐ |

**Other Wells Fargo Benefits**

**Limited time offer - origination fee waived on commercial real estate loans up to $750,000**
Whether you are looking to purchase, refinance, or leverage the equity in commercial property, we want to help with loans that offer competitive rates and a variety of term options. Apply by December 31, 2017, and we'll waive the origination fee - a savings of up to $5,000.

Business Real Estate Financing wants to help you meet your commercial real estate goals.

**To learn more or to apply call us at 1-866-416-4320,**
Monday - Friday, 6:00 a.m. to 6:00 p.m. Pacific Time.

You can also visit us on the web -
**wellsfargo.com/biz/loans-and-lines/real-estate**

Note: Equity lines of credit are not eligible for this promotion. All financing is subject to credit approval. Some restrictions may apply. Equal housing lender.

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# Summary of accounts

## *Checking/Prepaid and Savings*

| *Account* | *Page* | *Account number* | *Ending balance last statement* | *Ending balance this statement* |
|---|---|---|---|---|
| Wells Fargo Business Choice Checking | 2 | 2200376876054 | 42,259.95 | 39,759.95 |
| Wells Fargo Business Choice Checking | 4 | 2000036517138 | 16,579.52 | 28,771.75 |
| | **Total deposit accounts** | | **$58,839.47** | **$68,531.70** |

# Wells Fargo Business Choice Checking

### Activity summary

| | |
|---|---|
| Beginning balance on 11/1 | $42,259.95 |
| Deposits/Credits | 0.00 |
| Withdrawals/Debits | - 2,500.00 |
| **Ending balance on 11/30** | **$39,759.95** |
| Average ledger balance this period | $39,759.95 |

Account number: **2200376876054**

**THE LINKS INC**
**COLUMBIA MARYLAND CHAPTER**

*Maryland account terms and conditions apply*

For Direct Deposit use
Routing Number (RTN): 055003201

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

| *Date* | *Check Number* | *Description* | *Deposits/ Credits* | *Withdrawals/ Debits* | *Ending daily balance* |
|---|---|---|---|---|---|
| 11/1 | 1531 | Check | | 2,500.00 | 39,759.95 |
| **Ending balance on 11/30** | | | | | **39,759.95** |
| **Totals** | | | **$0.00** | **$2,500.00** | |

*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* |
|---|---|---|
| 1531 | 11/1 | 2,500.00 |

**Monthly service fee summary**

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

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***Monthly service fee summary (continued)***

| Fee period 11/01/2017 - 11/30/2017 | Standard monthly service fee $14.00 | 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 | $7,500.00 | $39,760.00 ☑ |
| · Qualifying transaction from a linked Wells Fargo Business Payroll Services account | 1 | 0 ☐ |
| · Qualifying transaction from a linked Wells Fargo Merchant Services account | 1 | 0 ☐ |
| · Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 ☐ |
| - Enrollment in a linked Direct Pay service through Wells Fargo Business Online | 1 | 0 ☐ |
| · Combined balances in linked accounts, which may include | $10,000.00 | ☑ |
| - Average ledger balances in business checking, savings, and time accounts | | |
| - Most recent statement balance in eligible Wells Fargo business credit cards and lines of credit, and combined average daily balances from the previous month in eligible Wells Fargo business and commercial loans and lines of credit | | |
| - For complete details on how you can avoid the monthly service fee based on your combined balances please refer to page 7 of the Business Account Fee and Information Schedule at www.wellsfargo.com/biz/fee-information | | |

WX/WX

## Account transaction fees summary

| *Service charge description* | *Units used* | *Units included* | *Excess units* | *Service charge per excess units ($)* | *Total service charge ($)* |
|---|---|---|---|---|---|
| Cash Deposited ($) | 0 | 7,500 | 0 | 0.0030 | 0.00 |
| Transactions | 1 | 200 | 0 | 0.50 | 0.00 |
| **Total service charges** | | | | | **$0.00** |

# IMPORTANT ACCOUNT INFORMATION

Reminder about effect of pending debit card transactions on your account

For each debit card transaction, we place an authorization hold and track the "pending" transaction until the merchant sends the final payment instruction to the bank. We receive final payment instructions for most transactions within one to two business days, but we generally must release the authorization hold after three business days. While pending, these transactions reduce your available balance. If transactions are presented for payment when your account has an insufficient available balance, you may be charged overdraft and/or insufficient fund (NSF) fees on those transactions. The bank will assess no more than eight (8) $35 overdraft and/or NSF fees per day.

**New limits on Fees**

Effective November 6, 2017, we will waive overdraft or returned item (Non-Sufficient Fund/NSF) fees on any transactions that are $5 or less, regardless of your ending account balance. We will continue to waive overdraft fees on all posted transactions if both your ending daily account balance and your available balance are overdrawn by $5 or less and there are no items returned for non-sufficient funds after all transactions have posted.

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# Wells Fargo Business Choice Checking

## Activity summary

| | |
|---|---|
| Beginning balance on 11/1 | $16,579.52 |
| Deposits/Credits | 29,516.76 |
| Withdrawals/Debits | - 17,324.53 |
| **Ending balance on 11/30** | **$28,771.75** |
| Average ledger balance this period | $25,223.86 |

Account number: **2000036517138**

**THE LINKS INC**
**COLUMBIA MARYLAND CHAPTER**
**SPECIAL ACCOUNT**

*Maryland account terms and conditions apply*

For Direct Deposit use
Routing Number (RTN): 055003201

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

| *Date* | *Check Number* | *Description* | *Deposits/ Credits* | *Withdrawals/ Debits* | *Ending daily balance* |
|---|---|---|---|---|---|
| 11/1 | | The Links Founda Columbiamd 7070 Columbia Maryland Chap | 16,050.00 | | 32,629.52 |
| 11/2 | 1149 | Check | | 222.00 | 32,407.52 |
| 11/6 | | Bankcard Settlement 171104 628078000636502 Columbia MD Links | 417.55 | | |
| 11/6 | 1154 | Check | | 14,755.85 | 18,069.22 |
| 11/8 | | Bankcard Settlement 171107 628078000636502 Columbia MD Links | 104.48 | | 18,173.70 |
| 11/13 | 1150 | Check | | 250.00 | 17,923.70 |
| 11/14 | | Bankcard Settlement 171113 628078000636502 Columbia MD Links | 6,726.98 | | 24,650.68 |
| 11/15 | | Deposit | 809.00 | | 25,459.68 |
| 11/16 | 1156 | Check | | 2,096.68 | 23,363.00 |
| 11/17 | | Deposit | 135.00 | | 23,498.00 |
| 11/22 | | Deposit | 3,065.00 | | |
| 11/22 | | Deposit | 2,017.00 | | 28,580.00 |
| 11/24 | | Iats Payments 171123 Bcsz0Ejcla Columbia MD Links | 191.75 | | 28,771.75 |
| **Ending balance on 11/30** | | | | | **28,771.75** |
| **Totals** | | | **$29,516.76** | **$17,324.53** | |

*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* | *Number* | *Date* | *Amount* | *Number* | *Date* | *Amount* |
|---|---|---|---|---|---|---|---|---|
| 1149 | 11/2 | 222.00 | 1154 * | 11/6 | 14,755.85 | 1156 * | 11/16 | 2,096.68 |
| 1150 | 11/13 | 250.00 | | | | | | |

* *Gap in check sequence.*

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### Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

| Fee period 11/01/2017 - 11/30/2017 | Standard monthly service fee $14.00 | You paid $0.00 |
| --- | --- | --- |
| The bank has waived the fee for this fee period. | | |

| **How to avoid the monthly service fee** | Minimum required | This fee period |
| --- | --- | --- |
| Have any **ONE** of the following account requirements | | |
| · Average ledger balance | $7,500.00 | $25,224.00 ☑ |
| · Qualifying transaction from a linked Wells Fargo Business Payroll Services account | 1 | 0 ☐ |
| · Qualifying transaction from a linked Wells Fargo Merchant Services account | 1 | 0 ☐ |
| · Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 ☐ |
| - Enrollment in a linked Direct Pay service through Wells Fargo Business Online | 1 | 0 ☐ |
| · Combined balances in linked accounts, which may include | $10,000.00 | ☑ |
| - Average ledger balances in business checking, savings, and time accounts | | |
| - Most recent statement balance in eligible Wells Fargo business credit cards and lines of credit, and combined average daily balances from the previous month in eligible Wells Fargo business and commercial loans and lines of credit | | |
| - For complete details on how you can avoid the monthly service fee based on your combined balances please refer to page 7 of the Business Account Fee and Information Schedule at www.wellsfargo.com/biz/fee-information | | |

WX/WX

## Account transaction fees summary

| *Service charge description* | *Units used* | *Units included* | *Excess units* | *Service charge per excess units ($)* | *Total service charge ($)* |
| --- | --- | --- | --- | --- | --- |
| Cash Deposited ($) | 300 | 7,500 | 0 | 0.0030 | 0.00 |
| Transactions | 40 | 200 | 0 | 0.50 | 0.00 |
| **Total service charges** | | | | | **$0.00** |

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## 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.
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 . . . . . . . . . . . . . . . . . . . . . . . . . $ ______________

| Number | Items Outstanding | Amount |
|---|---|---|
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| | **Total amount $** | |