

Initiate Business CheckingSM

October 31, 2025 ■ Page 1 of 9



[REDACTED]
WILMINGTON NC [REDACTED]

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

Write: Wells Fargo Bank, N.A. (338)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

Visit 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

It's Cybersecurity Awareness Month.

In today's digital world, scammers are using advanced tools like AI to make impersonation scams harder to detect. Caller ID can be spoofed, emails can be faked, voices can be cloned, and images can be altered.

Imposters may contact you with messages that:

- Are unexpected.
- Appear to be from a legitimate source but could be spoofed.
- Claim to be urgent, asking you to act right away, without thinking.
- Use language that manipulates your emotions.
- Request payment through unusually specific methods like gift cards, cryptocurrency or payment apps.

If you have any doubts about a message, call the company or government agency directly to find out if there really is a problem.

And if they're impersonating Wells Fargo, don't engage. Instead, call us right away or you can always check your account in the Wells Fargo Mobile® app* or in online banking.



Learn more at www.wellsfargo.com/scams

*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 10/1

Deposits/Credits

Withdrawals/Debits

Ending bal ance on 10/31

Account number: [REDACTED] (primary account)

North Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN):

For Wire Transfers use

Routing Number (RTN)

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.

Transaction history

[illegible]

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
10/3					
10/3					
10/3					
10/6					
10/6					
10/6					
10/6					
10/6					
10/6					
10/6					
10/6					
10/6					
10/6					
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10/8					
10/8					
10/9					
10/9					
10/9					
10/9					
10/9					
10/9					
10/9					
10/10		Purchase authorized on 10/08 Waynes Towing Serv Wilmington NC 5385281407325862 Card 5136		250.00	
10/10					
10/10					
10/10					
10/10					
10/14					
10/14					



Transaction History (continued)

[illegible]



Transaction History (continued)

[illegible]

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
10/22					
10/22					
10/22					
10/22					
10/22					
10/22					
10/23					
10/23					
10/24					
10/24					
10/24					
10/24					
10/24					
10/24					
10/24					
10/24					
10/24					
10/24					
10/24		Jpmorgan Chase Est Trnsfr 251024 26678516686 Raymond D Neelon		720.31	1,275.82
10/27					
10/27					
10/27					
10/27					
10/27					
10/27					
10/27					
10/27					
10/27					
10/27					
10/27					
10/27					
10/27					
10/27					
10/27					
10/28					



Transaction History (continued)

Date	Check Number Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
10/28				
10/28				
10/29				
10/29				
10/30				
10/30				
10/30				
10/30				
10/31				
10/31				
Totals				

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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/01/2025 - 10/31/2025	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 each fee period		
• Average ledger balance		
• Minimum daily balance		
CVC1		

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0				0.00
Transactions					0.00
Total service charges					\$0.00



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, 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 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 month(s) 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

..... 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. \$

[illegible]