

# Wells Fargo Business Choice Checking

Account number: **3252163583** ■ February 1, 2018 - February 28, 2018 ■ Page 1 of 4



FOLWELL NEIGHBORHOOD ASSOCIATION  
3715 KNOX AVE N  
MINNEAPOLIS MN 55412-1947

## 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. (300)  
P.O. Box 6995  
Portland, OR 97228-6995

## Your Business and Wells Fargo

Visit [wellsfargoworks.com](http://wellsfargoworks.com) to explore videos, articles, infographics, interactive tools, and other resources on the topics of business growth, credit, cash flow management, business planning, technology, marketing, and more.

## 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

## Activity summary

Beginning balance on 2/1	\$8,588.91
Deposits/Credits	0.00
Withdrawals/Debits	- 100.00
<b>Ending balance on 2/28</b>	<b>\$8,488.91</b>
Average ledger balance this period	\$8,510.33

Account number: **3252163583**

**FOLWELL NEIGHBORHOOD ASSOCIATION**

Minnesota account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 091000019

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	Check Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
2/7	11865	Check		100.00	8,488.91
<b>Ending balance on 2/28</b>					<b>8,488.91</b>
<b>Totals</b>			<b>\$0.00</b>	<b>\$100.00</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
11865	2/7	100.00

### 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](http://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 02/01/2018 - 02/28/2018	Standard monthly service fee \$14.00	You paid \$0.00
<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	\$7,500.00	\$8,510.00 <input checked="" type="checkbox"/>
- Qualifying transaction from a linked Wells Fargo Business Payroll Services account	1	0 <input type="checkbox"/>
- Qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 <input type="checkbox"/>
- Total number of posted Wells Fargo Debit Card purchases and/or payments	10	0 <input type="checkbox"/>
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 <input type="checkbox"/>
- Combined balances in linked accounts, which may include	\$10,000.00	<input type="checkbox"/>
- 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 <a href="http://www.wellsfargo.com/biz/fee-information">www.wellsfargo.com/biz/fee-information</a>		

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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 (\$)	0	7,500	0	0.0030	0.00
Transactions	1	200	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>



**IMPORTANT ACCOUNT INFORMATION**



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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.

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**Important information about legal process fees.**

The fee for legal order processing, which includes handling levies, writs, garnishments, and any other legal documents that require funds to be attached, remains \$125. However, effective 2/16/18, the bank will assess no more than two legal process fees per account, per calendar month. Please note, the calendar month may not coincide with your statement cycle.

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**Using Combined Balances to Avoid Monthly Service Fees**

We want to share some important information with you about avoiding monthly service fees using combined balances. A checking account with a combined balance option to avoid a monthly service fee cannot be linked to another checking account with a combined balance option. Any other accounts linked to a checking account with a combined balance option to avoid a monthly service fee cannot simultaneously be linked to another checking account with a combined balance option.

For questions or clarification, please call the phone bank number at the top of your statement. We appreciate your business.

