

# Wells Fargo Combined Statement of Accounts

Primary account number: **2604594305** ■ December 1, 2013 - December 31, 2013 ■ Page 1 of 5

**WELLS  
FARGO**

PROFESSIONAL COACHES OF GREATER SAC  
431 GROTH CIR  
SACRAMENTO CA 95834-1056

## Questions?

Available by phone 24 hours a day, 7 days a week:

**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. (114)  
P.O. Box 6995  
Portland, OR 97228-6995

## Your Business and Wells Fargo

Getting ready for tax season can be a challenge! Creating a checklist, and preparing in advance will set you up for a successful meeting with your tax preparer. Remember to bring your deposit routing and account number when preparing your taxes and you may be able to take advantage of using direct deposit for your tax refund into one of your Wells Fargo checking or savings accounts.

## Account options

A check mark in the box indicates you have these convenient services with your account. 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



Your statement includes a "Monthly service fee summary" section that gives you the ability to proactively manage the monthly service fee on your account. This section provides you with the view of your checking or savings account monthly service fee, the requirements to waive the monthly service fee, if applicable, and the current status for each requirement. You may view this information on your statement or in your secure online banking session by clicking "View Monthly Service Fee" on the left-hand navigation bar. If you'd like to schedule an account review or to learn about other accounts or services we offer, please contact Wells Fargo at 1-800-225-5935 or visit your local Wells Fargo store.

## Summary of accounts

### Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Advantage Business Package Checking	2	2604594305	4,796.15	4,275.20
Business Market Rate Savings	3	6605661104	3,289.46	3,289.60
Total deposit accounts			\$8,085.61	\$7,564.80

## Advantage Business Package Checking

### Activity summary

Beginning balance on 12/1	\$4,796.15
Deposits/Credits	295.25
Withdrawals/Debits	- 816.20
<b>Ending balance on 12/31</b>	<b>\$4,275.20</b>
Average ledger balance this period	\$4,435.50

Account number: **2604594305****PROFESSIONAL COACHES OF GREATER SAC**

California account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 121042882

For Wire Transfers use

Routing Number (RTN): 121000248

### Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000006605661104

### Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
12/12		Deposit Made In A Branch/Store	135.00		
12/12	1088	Check		78.84	4,852.31
12/13	1087	Check		337.00	
12/13	1086	Check		169.36	4,345.95
12/19	1089	Check		231.00	4,114.95
12/30		Deposit Made In A Branch/Store	160.25		4,275.20
<b>Ending balance on 12/31</b>					<b>4,275.20</b>
<b>Totals</b>			<b>\$295.25</b>	<b>\$816.20</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	Number	Date	Amount	Number	Date	Amount
1086	12/13	169.36	1088	12/12	78.84	1089	12/19	231.00
1087	12/13	337.00						

### 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 12/01/2013 - 12/31/2013

Standard monthly service fee \$12.00

You paid \$0.00

The bank has waived the fee for this fee period.

#### How to avoid the monthly service fee (complete 1 AND 2)

1) Have any **ONE** of the following account requirements

- Average ledger balance
- Monthly automatic transfer to a Wells Fargo savings account
- Qualifying transaction from a linked Wells Fargo Business Payroll Services account
- Qualifying transaction from a linked Wells Fargo Merchant Services account

Minimum required

This fee period

\$6,000.00

\$4,436.00 ☐

\$100.00

\$0.00 ☐ ^

1

0 ☐

1

0 ☐

**Monthly service fee summary (continued)****How to avoid the monthly service fee (complete 1 AND 2)**Minimum required  
\$6,000.00This fee period  
☒

- Combined balances in linked accounts, which may include
  - Average ledger balances in business checking, savings, and time accounts
  - Most recent statement balances of: business credit card, Wells Fargo Express Equity<sup>®</sup> and BusinessLine<sup>®</sup> lines of credit, Wells Fargo BusinessLoan<sup>®</sup> term loan
  - Average daily balances from previous month in business PrimeLine<sup>®</sup> line of credit and Business PrimeLoan<sup>SM</sup> account, Wells Fargo Express Equity<sup>®</sup>, SBA, and Equipment Express<sup>®</sup> loans
- 2) Complete the package requirements
  - Have qualifying linked accounts or services in separate categories\*

3 ☒

\*Includes Wells Fargo business accounts and services such as debit card, savings accounts, active Online Banking, credit card, loans and lines of credit.

^Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.  
wo/wo**Account transaction fees summary**

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	100	5,000	0	0.0030	0.00
Transactions	9	150	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

☐ Did you know that you can review your safe deposit box information through Wells Fargo Business Online Banking? Sign on to business online banking at [wellsfargo.com/biz](http://wellsfargo.com/biz) and go to your account summary page to review details.
**Business Market Rate Savings****Activity summary**

Beginning balance on 12/1	\$3,289.46
Deposits/Credits	0.14
Withdrawals/Debits	- 0.00
<b>Ending balance on 12/31</b>	<b>\$3,289.60</b>
Average ledger balance this period	\$3,289.46

Account number: **6605661104****PROFESSIONAL COACHES OF GREATER SAC***California account terms and conditions apply*

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 121042882

For Wire Transfers use

Routing Number (RTN): 121000248

**Interest summary**

Interest paid this statement	\$0.14
Average collected balance	\$3,289.46
Annual percentage yield earned	0.05%
Interest earned this statement period	\$0.14
Interest paid this year	\$1.87

## Transaction history

Date	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
12/31	Interest Payment	0.14		3,289.60
<b>Ending balance on 12/31</b>				<b>3,289.60</b>
<b>Totals</b>		<b>\$0.14</b>	<b>\$0.00</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.

## 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 12/01/2013 - 12/31/2013	Standard monthly service fee \$6.00	You paid \$0.00
The bank has waived the fee for this fee period.		
<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 collected balance	\$500.00	\$3,289.00 <input checked="" type="checkbox"/>
· Automatic transfer from an eligible Wells Fargo business checking account	\$100.00	\$0.00 <input type="checkbox"/>

YC/YC



## IMPORTANT ACCOUNT INFORMATION

### Online and Telephone Transfers from a Savings Account May Be Declined

Beginning December 11, 2013, transfers from this savings account through online banking (including mobile and text) or by telephone may be declined for the remainder of the monthly statement period if the federal limit of six (6) transfers is reached. We are taking this step to help customers stay within the federal limit.

As stated in your Account Agreement, most transfers from savings accounts are limited by Regulation D to six (6) per month including transfers for overdraft protection coverage, online banking, or by telephone (automated and banker assisted). If the limit is exceeded, an excess activity fee applies and the account may be converted to a checking account.

There are no limits on transfers or withdrawals made in person at ATMs or Wells Fargo banking locations or on any types of deposits.

If you have questions, please contact your local banker or call the phone number on the top of your statement.

We want to let you know of the following fee change effective April 1, 2014:

- Collections - Domestic: Auto Draft - \$25 per item

If you have questions about these changes, or would like a complimentary financial review to ensure that you have the right accounts to meet your financial goals, please contact your local banker or call the phone number listed at the top of your statement.



## 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>B. Any deposits listed in your</b>	\$	_____
<b>register or transfers into</b>	\$	_____
<b>your account which are not</b>	\$	_____
<b>shown on your statement.</b>	<b>+</b> \$	_____
<b>..... TOTAL \$</b>		_____

**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 . . . . .

\$ .

[illegible]