

Custom Management® Checking

September 16, 2022 ■ Page 1 of 5

**WELLS
FARGO**

HUGUENOT 100 COMM ASSOC
3951 DARBY DR
MIDLOTHIAN VA 23113-1320

Questions?

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

We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: [wellsfargo.com](https://www.wellsfargo.com)

Write: Wells Fargo Bank, N.A. (377)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](https://www.wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Other Wells Fargo Benefits

From Wells Fargo Home Mortgage

Is a home purchase in your future? Competitive rates and low down payment options make now a great time to buy a home. Plus, as a Wells Fargo customer, you can count on personalized guidance and streamlined service every step of the way.

Get started with an online mortgage application that can pre-fill your Wells Fargo account information and save you time. Use your Wells Fargo Online® username and password at the start of the application. Go to [wellsfargo.com/homepurchase](https://www.wellsfargo.com/homepurchase) or contact your local home mortgage consultant.

Statement period activity summary

Beginning balance on 8/16	\$25,277.08
Deposits/Additions	2,025.00
Withdrawals/Subtractions	- 500.00
Ending balance on 9/16	\$26,802.08

Account number: **1357097165066**

HUGUENOT 100 COMM ASSOC

Virginia account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 051400549

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

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/16		Mobile Deposit : Ref Number :502160156160	250.00		
8/16		Mobile Deposit : Ref Number :602160156190	250.00		
8/16		Mobile Deposit : Ref Number :702160156305	250.00		
8/16		Mobile Deposit : Ref Number :402160156149	275.00		
8/16		Mobile Deposit : Ref Number :803160157624	250.00		
8/16		Mobile Deposit : Ref Number :704160165260	250.00		26,802.08
8/17		Mobile Deposit : Ref Number :510170956137	500.00		
8/17		Bill Pay Rvascapes Mobile No Account Number on 08-17		100.00	
8/17		Bill Pay Rvascapes Mobile No Account Number on 08-17		400.00	26,802.08
Ending balance on 9/16					26,802.08
Totals			\$2,025.00	\$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.

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 08/16/2022 - 09/16/2022	Standard monthly service fee \$10.00	You paid \$0.00
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The bank has waived the fee for this fee period.

How to avoid the monthly service fee

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

- Minimum daily balance
- Total amount of qualifying direct deposits
- A monthly automatic payment of Wells Fargo personal loan/line of credit or Wells Fargo home equity line of credit
- A monthly automatic payment to a Wells Fargo home mortgage

Minimum required

This fee period

\$1,500.00

\$26,802.08

\$500.00

\$0.00

1

0

1

0

JM/JM

**IMPORTANT ACCOUNT INFORMATION**

Now with Early Pay Day, you can get paid earlier when you have Direct Deposit.

Effective September 19, 2022, the following information will be incorporated into the "Depositing Funds" section of your Deposit Account Agreement. (NOTE: As the bank launches Early Pay Day, the service may not be immediately available in all areas or for all accounts. Monitor your account activity after September 19th to determine whether any of your eligible direct



deposits have been made available early. Until Early Pay Day is available for your account, and subject to the disclosures below, you should expect to receive your direct deposits on your normally scheduled pay dates.)

Early Pay Day (Consumer accounts only)

For certain eligible direct deposits, we may make funds available for your use up to two days before we receive the funds from your payor. When funds are made available early, they will be reflected in your account's available balance. Whether we make funds available early depends on (1) when we receive the payor's payment instructions, (2) any limitations we set on the amount and frequency of early availability, and (3) standard fraud prevention screening. The criteria we use for making funds available early is determined in our sole discretion, based on confidential criteria necessary for maintaining the security of your account and our payment services, and is subject to change without notice.

Not all direct deposits are eligible for Early Pay Day. Eligible direct deposits are limited to electronic direct deposits such as your payroll, pension, and government benefit payments. Items such as deposits of funds from person-to-person payments services (e.g., Zelle, Venmo, or PayPal transfers) and other online transfers are not eligible for Early Pay Day. The Bank does not guarantee that any direct deposits will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor. For interest-bearing accounts, interest on your incoming direct deposit will begin accruing on the business day we receive credit for the deposit from your payor's bank. Direct deposits made available early with Early Pay Day will not count towards applicable options to avoid your account's monthly service fee until the deposit posts to your account and is no longer pending (e.g., the pay date scheduled by your payor). Except as expressly set forth herein, funds made available early are subject to the same terms and conditions as other deposits to your account.

If we've made funds available early and the payor reverses or requests a return of the deposit, or the funds are otherwise uncollected by the Bank, you understand and agree that we may debit your account up to the amount of the deposit that was previously made available - even if you have already withdrawn the funds or it creates an overdraft on your account. In this instance, you are responsible for any fees assessed - including those charged by merchants or third parties - as a result of the overdraft. Early Pay Day is offered at the discretion of the Bank, and we reserve the right to cancel the service at any time and without notice to you.

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.

Can we reach you when it's really important?

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:

- Signing on to wells Fargo.com or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
- Contacting the phone number at the top of your statement
- Visiting a branch

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.

Get started at wellsfargo.com/personalloan.

Other Wells Fargo Benefits

Extra Day Grace Period gives you an extra day to avoid overdraft fees

If your personal checking or savings account is overdrawn, you now have an extra day to make a deposit to cover overdrafts and avoid fees*



Learn more at wellsfargo.com/extraday

*With Extra Day Grace Period, when your account is overdrawn, you have an additional business day (extra day) to make covering deposits and/or transfers to avoid the prior business day's overdraft fees. If your account's available balance as of midnight Eastern Time on your extra day is enough to cover the prior business day's overdraft items, the pending overdraft fees for those items will be waived. If your available balance as of midnight Eastern Time is enough to cover some, but not all, of the prior business day's overdraft items, we'll apply your available balance to the transactions in the order that they posted to your account. Any transactions not covered by midnight Eastern Time are subject to applicable overdraft fees. All deposits and transfers are subject to the Bank's Availability of Funds Policy.

Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. 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.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$

+
\$

C Add **A** and **B** to calculate the subtotal. = \$

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

E Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

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 consumer reporting agencies. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. 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.

■ 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.

■ In case of errors or questions about your electronic transfers:

Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

■ 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.