# **Wells Fargo Business Choice Checking**

Account number: 1898931280 ■ November 1, 2015 - November 30, 2015 ■ Page 1 of 3



PRODUCT ZONE GROUP INC. 1504 BAY RD APT 1016 MIAMI BEACH FL 33139-3272

## 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. (287)

P.O. Box 6995

Portland, OR 97228-6995

# Your Business and Wells Fargo

Cash flow is one of the most critical components of success for a small or mid-sized business. Achieving a positive cash flow does not come by chance. Learn more about managing cash flow by visiting 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	<b>✓</b>
Online Statements	<b>✓</b>
Business Bill Pay	✓
Business Spending Report	✓
Overdraft Protection	

Activity summary	<del></del> -
Beginning balance on 11/1	\$12.38
Deposits/Credits	585.72
Withdrawals/Debits	- 595.99
Ending balance on 11/30	\$2.11
Average ledger balance this period	\$104.07

Account number: 1898931280 PRODUCT ZONE GROUP INC.

Florida account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 063107513

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**

Totals			\$585.72	\$595.99	
Ending bala	nce on 11/30				2.11
11/30		Monthly Service Fee	· ·	14.00	2.11
		#lbe8Lwxz8x on 11/30/15			
11/30		Online Transfer to Ovadia S Checking xxxxxx4695 Ref		300.00	
11/30		S585329558648777 Card 0840		2.00	
11/30		Payments.Amazon.Com ID#Cgrnczoosv6Zrw9  Purchase authorized on 11/25 Ampco System Parki Miami FL		2.00	
11/25		Amznihd7Oopt Marketplac 151125 Cgrnczoosv6Zrw9	266.61		318.11
		Gb S085322069922844 Card 0840			
11/19		Purchase authorized on 11/18 Miadro Israel Serv Haslemeresu		29.99	51.50
11/18		Amex Epayment ACH Pmt 151118 W1916 Product Zone		200.00	81.49
		#lbe8Lsy59G on 11/18/15			
11/18		Online Transfer to Ovadia S Checking xxxxxx4695 Ref		50.00	
11/16		Paypal Transfer 151116 4Jt2297Qydq8U Product Zone Group Inc	250.00		331.49
		Payments.Amazon.Com ID#Uxz2A7Dbn4Pjzpu			
11/12		Amznigt7lb9G Marketplac 151111 Uxz2A7Dbn4Pjzpu	69.11		81.49
Date	Number	Description	Credits	Debits	balance
	Check		Deposits/	Withdrawals/	Ending daily

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 to find answers to common questions about the monthly service fee on your account.

Fee period 11/01/2015 - 11/30/2015	Standard monthly service fee \$14.00	You paid \$14.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
Average ledger balance	\$7,500.00	\$104.00
· Qualifying transaction from a linked Wells Fargo Business Payroll Services acc	count 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	2 🗆
- 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 of Wells Fargo business credit cards, Wells I	Fargo	
Business Secured Credit Card, BusinessLine® line of credit, Wells Fargo Sm		
Business Advantage® line of credit, Working Capital Line of Credit, Advancing	ng	
Term Line of Credit, and BusinessLoan® term loan		
- Combined average daily balances from the previous month for Wells Fargo		
Business PrimeLoan <sup>™</sup> , Commercial Equity Loan, Commercial Refinance Loa	an,	
Commercial Purchase Loan, Commercial Equity Line of Credit, Small Busine		
Advantage® loan, Equipment Express® loan, and Equipment Express® Single	<b>?</b>	
Event loan		
WXWX		

# **Account transaction fees summary**

		Units	Excess	Service charge per	Total service
Service charge description	Units used	included	units	excess units (\$)	charge (\$)
Transactions	4	200	0	0.50	0.00

Total service charges \$0.00

Account number: 1898931280 ■ November 1, 2015 - November 30, 2015 ■ Page 3 of 3



# 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.

Total amount \$

Αc	count Balance Calculation Worksheet	Number	Items Outstanding	Amount
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.			
ΕN	TER			
	The ending balance			
	shown on your statement			
ΑD				
	Any deposits listed in your \$			
	·			
	your account which are not \$ shown on your statement. + \$			
	·			
	* TOTAL *			
СА	LCULATE THE SUBTOTAL			
	(Add Parts A and B)			
	*			
su	BTRACT			
C.	The total outstanding checks and			
	withdrawals from the chart above			
~ ^	LCULATE THE ENDING BALANCE			
	(Part A + Part B - Part C)			
	This amount should be the same			
	as the current balance shown in			
	your check register			
	, σω. σσω σσω			

©2010 Wells Fargo Bank, N.A. All rights reserved. Member FDIC. NMLSR ID 399801