

# Small Business Checking

Account number: **7650508879** ■ October 1, 2015 - October 31, 2015 ■ Page 1 of 4



THE WILDLIFE SOCIETY AT MTU  
MTU DEPARTMENT OF FORESTRY  
1400 TOWNSEND DR  
HOUGHTON MI 49931-1200

## 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. (203)  
P.O. Box 6995  
Portland, OR 97228-6995

## Your Business and Wells Fargo

The plans you establish today will shape your business far into the future. The heart of the planning process is your business plan. Take the time now to build a strong foundation. Find out more at [wellsfargoworks.com/business-plan-center](http://wellsfargoworks.com/business-plan-center).

## 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	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>
Business Bill Pay	<input type="checkbox"/>
Business Spending Report	<input checked="" type="checkbox"/>
Overdraft Protection	<input type="checkbox"/>

## Did you know you can deposit checks in your business account quickly and easily?

- Deposit business checks with your phone or tablet using Wells Fargo Mobile<sup>®</sup> Deposit
- You can also have an employee deposit checks for you with Wells Fargo Business Deposit Card at one of our 12,500 ATM locations

Visit [wellsfargo.com/convenientdeposit](http://wellsfargo.com/convenientdeposit) or talk to your banker to learn more.

## Activity summary

Beginning balance on 10/1	\$926.27
Deposits/Credits	947.65
Withdrawals/Debits	- 705.98
<b>Ending balance on 10/31</b>	<b>\$1,167.94</b>
Average ledger balance this period	\$1,433.21

Account number: **7650508879**

**THE WILDLIFE SOCIETY AT MTU**

Michigan account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 091101455

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**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
10/2		Edeposit IN Branch/Store 10/02/15 03:10:31 Pm 1303 College Ave Houghton MI 7659	875.00		
10/2		Cash eWithdrawal in Branch/Store 10/02/2015 3:11 Pm 1303 College Ave Houghton MI 7659		30.00	1,771.27
10/5		Purchase authorized on 10/01 The Wildlife Socie 301-8979770 MD S305274559624829 Card 7667		25.00	1,746.27
10/6		Purchase authorized on 10/06 Wal-Mart #2192 Houghton MI P00000000449399722 Card 7659		17.83	
10/6		Withdrawal Made In A Branch/Store		20.00	1,708.44
10/9		Purchase authorized on 10/07 The Wildlife Socie 301-8979770 MD S385280662723886 Card 7667		300.00	1,408.44
10/15		Edeposit IN Branch/Store 10/15/15 02:50:17 Pm 1303 College Ave Houghton MI 7659	72.65		1,481.09
10/19		Purchase authorized on 10/17 2 West Express Solway MN S305290692105236 Card 7667		25.00	
10/19		Purchase authorized on 10/17 Troy S Amoco Proctor MN S305290588235031 Card 7667		35.87	1,420.22
10/21		Purchase Intl authorized on 10/20 Fnp Parking Ltd. Winnipeg CD S465293562765333 Card 7667		3.09	
10/21		International Purchase Transaction Fee		0.09	
10/21		Purchase Intl authorized on 10/20 Fnp Parking Ltd. Winnipeg CD S465293642363916 Card 7667		1.55	
10/21		International Purchase Transaction Fee		0.04	1,415.45
10/26		Purchase authorized on 10/22 Murphy7244Atwalmrt Houghton MI S465295842688959 Card 7667		31.00	
10/26		Purchase authorized on 10/22 Kwik Trip 2670000 Superior WI S585295701275919 Card 7667		38.70	
10/26		Purchase authorized on 10/22 Holiday Stnstore 0 Warroad MN S585295516987456 Card 7667		61.01	
10/26		Purchase Intl authorized on 10/23 The Fairmont Winni Winnipeg CD S385296039569783 Card 7667		28.60	
10/26		International Purchase Transaction Fee		0.85	
10/26		Purchase Intl authorized on 10/23 The Fairmont Winni Winnipeg CD S385290852225229 Card 7667		80.53	
10/26		International Purchase Transaction Fee		2.41	1,172.35
10/30		Purchase authorized on 10/30 WM Superc Wal-Mart Sup Houghton MI P00000000753414598 Card 7667		4.41	1,167.94
<b>Ending balance on 10/31</b>					<b>1,167.94</b>
<b>Totals</b>			<b>\$947.65</b>	<b>\$705.98</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 10/01/2015 - 10/31/2015	Standard monthly service fee \$5.00	You paid \$0.00
The bank has waived the fee for this fee period.		



**Monthly service fee summary (continued)**

<b>How to reduce the monthly service fee by \$2.50</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$100.00	\$926.27 <input checked="" type="checkbox"/>
· Average ledger balance	\$250.00	\$1,433.00 <input checked="" type="checkbox"/>

**Monthly service fee discount(s) (applied when box is checked)**

Online only statements (\$2.50 discount)   
 wwwww

**Account transaction fees summary**

<i>Service charge description</i>	<i>Units used</i>	<i>Units included</i>	<i>Excess units</i>	<i>Service charge per excess units (\$)</i>	<i>Total service charge (\$)</i>
Transactions	5	50	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

**Other Wells Fargo Benefits**

**Spread some joy with customizable Wells Fargo Visa® Gift Cards**

**Order early and have your shipping fees waived for bulk orders of 25 cards or more**

Wells Fargo Visa Gift Cards make great holiday gifts for your employees and allow you to:

- Customize the cards with a message or your company name.
- Choose any denomination between \$25 and \$500.
- Give with confidence, knowing the money never expires.

Get started on your holiday shopping today! Order your gift cards online at [wellsfargo.com/giftcard](http://wellsfargo.com/giftcard).  
**2015 through November 20, 2015.**

**Offer valid from October 19,**

 **IMPORTANT ACCOUNT INFORMATION**

Good News! Effective October 22, 2015, you will have quicker access to funds from your check deposits. All or a portion of your check deposits may be immediately available for your use on the day of deposit. You can use those funds to withdraw cash, complete transfers and make debit card transactions.

**Amendment to our Funds Availability Policy**

Our policy is to make the first \$400 of a business day's check deposits to your checking or savings account available to you on the day we receive the deposits. Check deposits not receiving such availability on the business day (typically Monday-Friday) we receive the deposits, will receive availability on the first business day after the day we receive your deposits.

In some cases, we will not make the first \$400 of a business day's check deposits available to you on the day we receive the deposits. Further, in some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. If we are not going to make all funds from your deposit available on the business day of deposit or the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available.

