

Wells Fargo Business Choice Checking

September 30, 2021 ■ Page 1 of 5



HOPE FOR YOUTHS-SIERRA LEONE
224 CAPE AUGUST PL
BELMONT NC 28012-6768

Questions?

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

We accept all relay calls, including 711

1-800-CALL-WELLS (1-800-225-5935)

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (338)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

Visit 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 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

<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>
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IMPORTANT ACCOUNT INFORMATION

Revised USPS service standards effective 10/1/21

Effective October 1, 2021, the United States Postal Service (USPS) has revised its service standards for certain First-Class Mail items, resulting in a delivery window of up to five days. Please note this may delay your receipt of mail from us and our receipt of mail from you. Please take this change into account when mailing items to us via USPS.

Consider signing into Wells Fargo Online[®] for quicker access to your account information.

We're making important changes to the terms and conditions of some of our accounts. If these changes affect you, they will be included in the Important Account Information section associated with your specific account.



Statement period activity summary

Beginning balance on 9/1	\$3,818.22
Deposits/Credits	3,115.00
Withdrawals/Debits	- 6,135.00
Ending balance on 9/30	\$798.22

Account number:

HOPE FOR YOUTHS-SIERRA LEONE

North Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 053000219

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 branch.

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/9		Direct Pay Monthly Base		10.00	3,808.22
9/10		Deposit Made In A Branch/Store	250.00		4,058.22
9/13		Wire Trans Svc Charge - Sequence: 210913027698 Srf# Ow00001619989992 Trn#210913027698 Rfb# Ow00001619989992		45.00	
9/13		Wire Trans Svc Charge - Sequence: 210913027981 Srf# Ow00001619974469 Trn#210913027981 Rfb# Ow00001619974469		45.00	
9/13		WT Fed#01898 Union Trust Bank L /Ftr/Bnf=Hope for Youths SI Kambia Chapter Srf# Ow00001619989992 Trn#210913027698 Rfb# Ow00001619989992		1,000.00	
9/13		WT 210913-027981 Rokel Comm'L Bank (/Bnf=Hope for Youths SI Kono Chapter Srf# Ow00001619974469 Trn#210913027981 Rfb# Ow00001619974469		1,000.00	1,968.22
9/15		WT Seq#210368 WF Return Wires IN Proc /Org= Srf# 2021091500105262 Trn#210915210368 Rfb#	955.00		
9/15	1004	Check		900.00	2,023.22
9/17		Wire Trans Svc Charge - Sequence: 210917108480 Srf# Ow00001631123068 Trn#210917108480 Rfb# Ow00001631123068		45.00	
9/17		WT Fed#00006 Union Trust Bank L /Ftr/Bnf=Hope for Youths SI Kambia Chapter Srf# Ow00001631123068 Trn#210917108480 Rfb# Ow00001631123068		1,000.00	978.22
9/22		WT Seq#62440 WF Return Wires IN Proc /Org= Srf# 2021092200013583 Trn#210922062440 Rfb#	955.00		
9/22		Wire Trans Svc Charge - Sequence: 210922123490 Srf# Ow00001641783427 Trn#210922123490 Rfb# Ow00001641783427		45.00	
9/22		WT Fed#00595 Union Trust Bank L /Ftr/Bnf=Hope for Youths SI Kambia Chapter Srf# Ow00001641783427 Trn#210922123490 Rfb# Ow00001641783427		1,000.00	888.22
9/28		WT Seq#57846 WF Return Wires IN Proc /Org= Srf# 2021092800013820 Trn#210928057846 Rfb#	955.00		1,843.22

Transaction history (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/29		Wire Trans Svc Charge - Sequence: 210929073544 Srf# Ow00001656078299 Trn#210929073544 Rfb# Ow00001656078299		45.00	
9/29		WT 210929-073544 Rokel Comm'L Bank (/Bnf=Hope for Youths SI Kono Chapter Srf# Ow00001656078299 Trn#210929073544 Rfb# Ow00001656078299		1,000.00	798.22
Ending balance on 9/30					798.22
Totals			\$3,115.00	\$6,135.00	

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.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
1004	9/15	900.00

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 09/01/2021 - 09/30/2021
WXW5

Standard monthly service fee \$0.00

You paid \$0.00

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	200	7,500	0	0.0030	0.00
Transactions	6	200	0	0.50	0.00
Total service charges					\$0.00

Important Account Information
Your Business Choice Checking account is changing.

Effective November 15, 2021, your Business Choice Checking account will be converted to an Initiate Business Checking account. With this change, the monthly service fee will decrease from \$14 to \$10. Your options to avoid the monthly service fee will stay the same. You can avoid the \$10 monthly service fee with ONE of the following options each fee period:

- Maintain a \$500 minimum daily balance
- Maintain a \$1,000 average ledger balance

If you do not meet one of the options above, the monthly service fee will be charged for fee periods ending on or after November 15, 2021.

In addition, effective with the fee period beginning after October 16, 2021, other features of your account will change:

- Your account will include fewer Transactions at no charge, decreasing from 200 to 100 each fee period. The fee for Transactions over 100 each fee period is \$0.50 each.



- Your account will include less Cash Deposits Processed at no charge, decreasing from \$7,500 to \$5,000 each fee period. The fee for Cash Deposits Processed over \$5,000 is \$0.30 per \$100 deposited.

Fee Period: The fee period is the period used to calculate monthly fees. Your statement includes a monthly service fee summary with the dates of the fee period. The monthly service fee summary is also available through Wells Fargo Business Online® or Wells Fargo Mobile®.

What remains the same:

- Your account number will remain the same.
- The Business Fee and Information Schedule and Deposit Account Agreement, as amended, continue to apply.

If you have questions about these changes, please contact your local banker or call the number listed on this statement.

Thank you for banking with Wells Fargo. We appreciate your business.

Important Account Information

Effective with the fee period beginning after November 15, 2021, the courtesy monthly service fee waiver on this checking account will expire.

Thank you for being a valuable customer. If you have any questions about this change, please contact your local banker or call the number listed on your statement. Please note the Business Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.



IMPORTANT ACCOUNT INFORMATION

We are updating the Deposit Account Agreement ("Agreement") dated May 28, 2021. Effective August 9, 2021, in the section of the Agreement titled "Closing Accounts," the subsection "Closing your account if the balance is zero" is deleted and replaced with the following:

Accounts with a zero balance will continue to be charged applicable fees (like the monthly service fee) until you request to close your account. We may close an account (except analyzed business accounts) with a zero balance on the fee period ending date or at month end without prior notification to you. Once an account is closed (either by you or us), no fees will be assessed on the account.

- To prevent closure by us, an account with a zero balance must have a qualifying transaction posted within the last two months of the most recent fee period ending date. IOLTA and RETA accounts require a qualifying transaction within ten months of the most recent fee period ending date.

- Examples of qualifying transactions are deposits and withdrawals made at a branch, ATM, online, mobile, or via telephone; one-time and recurring transfers made at a branch, ATM, online, mobile, or via telephone; automatic or electronic deposits, such as from payroll or government benefits; automatic or electronic payments, including Bill Pay; one-time and recurring purchases or payments made using a card or mobile device; and checks paid from the account. IOLTA and RETA accounts are not eligible for ATM cards or debit cards.

- Bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions that will prevent closure of an account with a zero balance.

All other aspects of the Agreement remain the same. If there is a conflict between the updated language above and the Agreement, the updated language will control. The most recent Deposit Account Agreement and related addenda are located online at wellsfargo.com/online-banking/consumer-account-fees.



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. Any deposits listed in your register or transfers into your account which are not shown on your statement.

..... TOTAL \$ _____

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 \$.

Number	Items Outstanding	Amount
Total amount \$		