

Navigate Business CheckingSM

January 31, 2023 ■ Page 1 of 4



COZY COATS FOR KIDS, INC.
3115 HOLLY ST
FREDERICK CO 80516-8011

Questions?

Available by phone Mon-Sat 7:00am-11:00pm Eastern Time, Sun 9:00am-10:00pm Eastern Time:

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. (163)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

Visit wellsfargo.com/digitalbusinessresources to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, 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

Statement period activity summary

Beginning balance on 1/1	\$53,317.56
Deposits/Credits	6,192.48
Withdrawals/Debits	- 0.59
Ending balance on 1/31	\$59,509.45

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.

Account number: 5074782300

COZY COATS FOR KIDS, INC.

Colorado account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 102000076

For Wire Transfers use

Routing Number (RTN): 121000248



Interest summary

Interest paid this statement	\$2.46
Average collected balance	\$57,741.52
Annual percentage yield earned	0.05%
Interest earned this statement period	\$2.45
Interest paid this year	\$2.46
Total interest paid in 2022	\$3.90

Interest withheld

Interest withheld this period	\$0.59
Interest withheld this year	\$0.59
Total interest withheld in 2022	\$0.90

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
1/3		Stripe Transfer St-S6R0D4M8B1T1 Cozy Coats for Kids	3,422.70		56,740.26
1/4		Stripe Transfer St-Z4Z3N6E3F5D0 Cozy Coats for Kids	38.60		56,778.86
1/6		Stripe Transfer St-B2Y4P0C9A4N1 Cozy Coats for Kids	635.40		57,414.26
1/10		Stripe Transfer St-V7A1K0G8W4B4 Cozy Coats for Kids	38.82		57,478.08
1/10		eDeposit IN Branch/Store 01/10/23 02:55:45 PM 399 S Hover St Longmont CO	25.00		57,478.08
1/13		Stripe Transfer St-T8Y7N3B3Q5Y3 Cozy Coats for Kids	390.90		57,868.98
1/17		eDeposit IN Branch/Store 01/17/23 03:23:38 PM 399 S Hover St Longmont CO	30.00		57,898.98
1/19		Stripe Transfer St-K1Z3Y2G8Y1U5 Cozy Coats for Kids	195.00		58,093.98
1/20		Stripe Transfer St-U0L7B2T3H2G9 Cozy Coats for Kids	224.34		58,318.32
1/27		Stripe Transfer St-P3R0L3G8C7Q5 Cozy Coats for Kids	1,150.51		59,468.83
1/30		Paypal Transfer 230130 1024989027150 Cozy Coats for Kids I	38.75		59,507.58
1/31		Interest Payment	2.46		
1/31		Federal Tax Withheld		0.59	59,509.45
Ending balance on 1/31					59,509.45
Totals			\$6,192.48	\$0.59	

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 01/01/2023 - 01/31/2023	Standard monthly service fee \$25.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$10,000.00	\$53,317.56 <input type="checkbox"/>
• Combined balance in linked accounts, which may include	\$15,000.00	\$57,684.48 <input type="checkbox"/>
- Average ledger balance in your Navigate Business Checking, Initiate Business Checking, and Additional Navigate Business Checking, plus		
- Average ledger balance in your Business Market Rate Savings, and Business Platinum Savings, plus		
- Average ledger balance in your Business Time Account and Business Step Rate Time Account		

WK/WK



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>
Cash Deposited (\$)	0	20,000	0	0.0030	0.00
Transactions	2	250	0	0.50	0.00
Total service charges					\$0.00

IMPORTANT ACCOUNT INFORMATION

ATM Check Deposit Limit

Effective March 15, 2023, we are changing the following paragraph in the "Our right to decline deposits" subsection within the "Depositing Funds" section of the Deposit Account Agreement:

We may decline all or part of a deposit, including cash, for any reason. This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion.

The new paragraph is as follows:

We may decline all or part of a deposit, including cash, for any reason. This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion. There are limits on the total dollar amount of checks that can be deposited at Wells Fargo ATMs per transaction. We may decline check deposits that exceed \$1 million.

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.

The new year is a great time to make sure your security settings are up to date. Take a few minutes now to update your passwords, ensure we have your current contact information (mobile phone number, email), set up account alerts, and enable biometric sign on for the Wells Fargo Mobile® app. Learn more at www.wellsfargo.com/securitytools.



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.
- 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.

- 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.

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

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.