

# Business Market Rate Public Funds

■ October 1, 2014 - October 31, 2014 ■ Page 1 of 5



SOAR CHARTER SCHOOL  
4800 TELLURIDE ST BLDG 4  
DENVER CO 80249-6803

## Questions?

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

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

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## Your Business and Wells Fargo

### Wells Fargo Works for Small Business website

The Wells Fargo Works site offers free access to business information and advice through videos, articles, and other small business resources. This site offers objective information from industry experts, best practices from real business owners, as well as numerous Wells Fargo solutions that can help you run your business. Learn more about Wells Fargo Works at [wellsfargoworks.com](http://wellsfargoworks.com)

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### Activity summary

Beginning balance on 10/1	\$718,354.64
Deposits/Credits	54.91
Withdrawals/Debits	- 0.00
<b>Ending balance on 10/31</b>	<b>\$718,409.55</b>
Average ledger balance this period	\$718,354.64

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### SOAR CHARTER SCHOOL

Colorado account terms and conditions apply

For Direct Deposit use

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### Interest summary

Interest paid this statement	\$54.91
Average collected balance	\$718,354.64
Annual percentage yield earned	0.09%
Interest earned this statement period	\$54.91
Interest paid this year	\$1,421.20



## Transaction history

Date	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
10/31	Interest Payment	54.91		718,409.55
<b>Ending balance on 10/31</b>				<b>718,409.55</b>
<b>Totals</b>		<b>\$54.91</b>	<b>\$0.00</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 10/01/2014 - 10/31/2014	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$2,500.00	\$718,354.64 <input checked="" type="checkbox"/>
· Average collected balance	\$5,000.00	\$718,355.00 <input checked="" type="checkbox"/>

YD/YD



## IMPORTANT ACCOUNT INFORMATION

The following provisions are being added to the Business Account Agreement and the Selected Terms and Conditions for Wells Fargo Business Debit Cards, Business ATM Cards and Business Deposit Cards (each, an "Agreement") to clarify the use of a Business Debit Card through a mobile device.

### Using your Business Debit Card through a Mobile Device

If you make Card transactions through a Mobile Device using a Business Debit Card, the terms of the Agreement apply with the same effect and coverage, including (i) any limitations the Bank places on the frequency or dollar amount of your Card transactions; and (ii) your rights and responsibilities for unauthorized transactions.

As used in this Agreement, "Mobile Device" means a smartphone, tablet, or any other hand held or wearable communication device that allows you to electronically store or electronically present your Card or Card number ("Electronic Card Information") and use that Electronic Card Information to make Card transactions.

If you use your Card through a Mobile Device, you should secure the Mobile Device the same as you would your cash, checks, credit cards, and other valuable information. The Bank encourages you to password protect or lock your Mobile Device to help prevent an unauthorized person from using it. Please notify the Bank promptly if your Mobile Device containing Electronic Card Information is lost or stolen. You may contact the Bank's National Business Banking Center at the number listed on the statement for reporting a lost or stolen Card (1-800-225-5935). Please note that your mobile carrier may charge you message and data rates, or other fees, when you use your Card through a Mobile Device.

Card transactions made through a Mobile Device may involve the electronic transmission of your Card information across wireless and computer networks. Third parties, such as merchants, card association networks, mobile carriers, mobile wallet operators, mobile device manufacturers, and software application providers may use and receive Electronic Card Information in connection with your Card transaction. Third parties may also receive information about your Mobile Device when you use it to make a Card transaction. When you use your Card through a Mobile Device, information about your Mobile Device may be transmitted to the Bank.

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The Bank may, at any time, partially or fully restrict your ability to make Card transactions through a Mobile Device. If you want to remove Electronic Card Information from your Mobile Device, please contact the Bank at 1-800-225-5935.

If you have enrolled in an overdraft protection plan, the terms of that plan will apply to Card transactions made through a Mobile Device. If there are insufficient available funds under the plan to cover the amount of the overdraft, or if you do not have an overdraft protection plan, a Card transaction made through a Mobile Device will be considered to be a one-time debit card transaction. Overdraft fees will apply as provided for in the Agreement and the Business Account Fee and Information Schedule.

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We want to let you know that effective November 10, 2014, we are changing the time when we charge your account for Coin Orders and Currency Orders. The fees for Coin Orders and Currency Orders will not change. The period used to calculate and charge these fees will now match the fee period dates listed in the "Monthly service fee summary" section of your statement. As a result of this change, your account could be charged on November 10th for activity in October and again later in the month for activity in November.

As a reminder, there is no fee for the first 15 rolls of coin ordered per month, with a fee of \$0.15 for each additional roll. There is no fee for the first \$1,000 of currency ordered per month, with a fee of \$0.13 for each additional \$100 ordered.

Fee changes effective January 1, 2015:

- Deposit correction/adjustment - \$7.50 per correction
- Coin deposited per bag - \$4 per bag
- Infotax previous day monthly base - \$37 per account
- Foreign exchange online wire out - \$25 each

The following Treasury Management service fees will appear with updated descriptions on your account statement on or after February 1, 2015 if you use the service:

- Information reporting Infotax monthly base will change to Infotax previous day monthly base
- Wire notification Infotax and email will change to Infotax wire item

If you have any questions about these changes, please contact your local banker or call the phone number listed at the top of your statement .

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This statement message amends the Business Account Fee and Information Schedule.

The following Treasury Management service fees will be effective January 1, 2015 and will appear on your account statement on or after February 1, 2015 if you use the service:

- ACH payments base fee - \$40 per month
- ACH CEO return subscription - account - \$60 per month for the first account, then \$30 per month for each additional account
- CEO previous day item loaded - \$0.25 per item
- CEO event messaging - email - \$0.75 per email
- CEO event messaging - fax/text - \$2 per occurrence
- CEO basic banking monthly base additional account - \$12 per account for all additional accounts; no free accounts

The following Treasury Management service fees will appear with updated descriptions on your account statement on or after February 1, 2015 if you use the service:

- CEO intraday description item will change to CEO intraday item viewed
- CEO previous day subscription detail item will change to CEO previous day item loaded
- Internet ACH set up fee will change to ACH payments set up fee
- Internet ACH base fee will change to ACH payments base fee
- Internet ACH one day transit debit will change to ACH payments one day transit debit
- Internet ACH one day transit credit will change to ACH payments one day transit credit
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If you have any questions about these fees, please contact your local banker, call the phone number listed at the top of your statement, or contact Treasury Management Client Services at 1-800-289-3557.

