

# Council Report Part Three

LAW OFFICES OF JEFFREY ALBANESE, ESQ. *PLLC*

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Post Office Box 119  
Goshen, New York 10924

Jeffrey Albanese\*

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Not for Service

\* Admitted in NY & ME

Richard J. Croughan, Esq.  
of Counsel

April 20, 2015

Robert P. Keough, PCC  
PO Box 50  
7 Keough Rd.  
Long Lake, N.Y. 12847

RE; Books of the Department of New York

Brother Bob:

Per the bylaws please find enclosed the following

1. Bank statements of all 3 existing accounts from May 2014 - March 2015
2. Primary checking account hand written register
3. April 2015 to date bank statements on all existing accounts.
4. Primary Checking Account register from Quickbooks
5. Transaction Detail of Primary Checking Account
6. Check detail of primary account
7. Register Quick Report for Primary checking account
8. Last years approved budget
9. Account balances as of May 1, 2014, Account balances as of April 19, 2015

CHECKING PRIME  
SAVINGS ACCOUNT  
ADDITIONAL  
CHECKING

In Fraternity Charity, and Loyalty,

Jeffrey Albanese, PDC

JA/  
encls.

# **CHECKING OPERATING ACCOUNT**

# Essential Business Checking

Account number: ~~2006 2006 2006~~ ■ May 1, 2014 - May 31, 2014 ■ Page 1 of 3

WELLS  
FARGO

SONS OF UNION VETERANS OF THE CIVIL WAR  
DEPARTMENT OF NEW YORK  
19 GREGORY DR  
GOSHEN NY 10924-1018

## 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. (348)

P.O. Box 6995

Portland, OR 97228-6995

## Your Business and Wells Fargo

The Wells Fargo Works Project is an online video series following five small business owners as they receive help and guidance from Wells Fargo for business goals that range from creating a marketing plan to positioning their business for sale. See how Wells Fargo works for these small businesses and can work for you at [wellsfargoworks.com](http://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](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 ☒  
Online Statements ☒  
Business Bill Pay ☐  
Business Spending Report ☒  
Overdraft Protection ☐

## Activity summary

Beginning balance on 5/1	\$975.13
Deposits/Credits	12,431.65
Withdrawals/Debits	- 135.91
<b>Ending balance on 5/31</b>	<b>\$13,270.87</b>
 Average ledger balance this period	 \$8,135.45

Account number: ~~2006 2006 2006~~

**SONS OF UNION VETERANS OF THE CIVIL WAR  
DEPARTMENT OF NEW YORK**

New York account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 026012881

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**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
5/5	2080	Check		25.91	949.22
5/14		Deposit	12,431.65		13,380.87
5/19	2081	Check		80.00	13,300.87
5/30	2082	Check		30.00	13,270.87
<b>Ending balance on 5/31</b>					<b>13,270.87</b>
<b>Totals</b>			<b>\$12,431.65</b>	<b>\$135.91</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.

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

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
2080	5/5	25.91	2081	5/19	80.00	2082	5/30	30.00

**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 05/01/2014 - 05/31/2014  
WQ/WQ

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 (\$)	400	5,000	0	0.0030	0.00
Transactions	100	150	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

Did you know that you can review your safe deposit box information through Wells Fargo Business Online Banking? Sign on to business online banking at [wellsfargo.com/biz](http://wellsfargo.com/biz) and go to your account summary page to review details.

# Essential Business Checking

Account number: ~~26012881~~ ■ June 1, 2014 - June 30, 2014 ■ Page 1 of 3

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DEPARTMENT OF NEW YORK  
19 GREGORY DR  
GOSHEN NY 10924-1018

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Business Online Banking ☒  
Online Statements ☒  
Business Bill Pay ☐  
Business Spending Report ☒  
Overdraft Protection ☐

## Activity summary

Beginning balance on 6/1	\$13,270.87
Deposits/Credits	1,732.00
Withdrawals/Debits	- 10,910.00
<b>Ending balance on 6/30</b>	<b>\$4,092.87</b>
 Average ledger balance this period	 \$7,533.13

Account number: ~~26012881~~

**SONS OF UNION VETERANS OF THE CIVIL WAR  
DEPARTMENT OF NEW YORK**

*New York account terms and conditions apply*

For Direct Deposit use  
Routing Number (RTN): 026012881

For Wire Transfers use  
Routing Number (RTN): 121000248

## Overdraft Protection

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**Transaction history**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
6/13	2084	Check		10,717.00	
6/13	2083	Check		193.00	2,360.87
6/17		Deposit	1,732.00		4,092.87
<b>Ending balance on 6/30</b>					<b>4,092.87</b>
<b>Totals</b>			<b>\$1,732.00</b>	<b>\$10,910.00</b>	

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

Number	Date	Amount	Number	Date	Amount
2083	6/13	193.00	2084	6/13	10,717.00

**Monthly service fee summary**

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Fee period 06/01/2014 - 06/30/2014  
WQ/WQ

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 (\$)
Transactions	9	150	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

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# Essential Business Checking

Account number: [REDACTED] ■ July 1, 2014 - July 31, 2014 ■ Page 1 of 3

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Online Statements ☒  
Business Bill Pay ☐  
Business Spending Report ☒  
Overdraft Protection ☐

## Activity summary

Beginning balance on 7/1	\$4,092.87
Deposits/Credits	88.50
Withdrawals/Debits	- 0.00
<b>Ending balance on 7/31</b>	<b>\$4,181.37</b>
 Average ledger balance this period	 \$4,181.37

Account number: [REDACTED]

**SONS OF UNION VETERANS OF THE CIVIL WAR  
DEPARTMENT OF NEW YORK**

*New York account terms and conditions apply*

For Direct Deposit use  
Routing Number (RTN): 026012881

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.



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**Transaction history**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
7/1		Deposit	88.50		4,181.37
<b>Ending balance on 7/31</b>					<b>4,181.37</b>
<b>Totals</b>			<b>\$88.50</b>	<b>\$0.00</b>	

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**Monthly service fee summary**

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Fee period 07/01/2014 - 07/31/2014  
WQ/WQ

Standard monthly service fee \$0.00

You paid \$0.00

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**Account transaction fees summary**

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Transactions	2	150	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

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# Essential Business Checking

Account number: ~~246128818~~ ■ August 1, 2014 - August 31, 2014 ■ Page 1 of 3

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DEPARTMENT OF NEW YORK  
19 GREGORY DR  
GOSHEN NY 10924-1018

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Business Online Banking ☒  
Online Statements ☒  
Business Bill Pay ☐  
Business Spending Report ☒  
Overdraft Protection ☐



## IMPORTANT ACCOUNT INFORMATION

### Enhancements coming to your transaction descriptions including cash back detail

Over the next few months, you will notice changes to the descriptions for debit, ATM or prepaid card transactions. These enhancements provide more detail about your transactions, and include new descriptions for purchases with cash back. For debit, ATM, or prepaid card merchant purchases with a request for cash back, the transaction description will include the words "cash" or "cash back," and may include the dollar amount of cash requested.

### Activity summary

Beginning balance on 8/1	\$4,181.37
Deposits/Credits	0.00
Withdrawals/Debits	- 155.00
<b>Ending balance on 8/31</b>	<b>\$4,026.37</b>
 Average ledger balance this period	 \$4,081.37

Account number: ~~246128818~~

**SONS OF UNION VETERANS OF THE CIVIL WAR  
DEPARTMENT OF NEW YORK**

New York account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 026012881

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**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/12	2085	Check		155.00	4,026.37
<b>Ending balance on 8/31</b>					<b>4,026.37</b>
<b>Totals</b>			<b>\$0.00</b>	<b>\$155.00</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.

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

Number	Date	Amount
2085	8/12	155.00

**Monthly service fee summary**

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Fee period 08/01/2014 - 08/31/2014  
WQ/WQ

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 (\$)
Transactions	1	150	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

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# Essential Business Checking

Account number: [REDACTED] ■ September 1, 2014 - September 30, 2014 ■ Page 1 of 4

WELLS  
FARGO

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DEPARTMENT OF NEW YORK  
19 GREGORY DR  
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Online Statements ☒  
Business Bill Pay ☐  
Business Spending Report ☒  
Overdraft Protection ☐



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### Activity summary

Beginning balance on 9/1	\$4,026.37
Deposits/Credits	558.00
Withdrawals/Debits	- 0.00
<b>Ending balance on 9/30</b>	<b>\$4,584.37</b>
Average ledger balance this period	\$4,119.37

Account number: [REDACTED]

**SONS OF UNION VETERANS OF THE CIVIL WAR  
DEPARTMENT OF NEW YORK**

*New York account terms and conditions apply*

For Direct Deposit use  
Routing Number (RTN): 026012881

For Wire Transfers use  
Routing Number (RTN): 121000248

**Overdraft Protection**

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**Transaction history**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/26		Deposit	558.00		4,584.37
<b>Ending balance on 9/30</b>					<b>4,584.37</b>
<b>Totals</b>			<b>\$558.00</b>	<b>\$0.00</b>	

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Fee period 09/01/2014 - 09/30/2014  
WQ/WQ

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 (\$)
Transactions	12	150	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

**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.



# Essential Business Checking

Account number: [REDACTED] ■ October 1, 2014 - October 31, 2014 ■ Page 1 of 4

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Online Statements ☒  
Business Bill Pay ☐  
Business Spending Report ☒  
Overdraft Protection ☐

## Activity summary

Beginning balance on 10/1	\$4,584.37
Deposits/Credits	0.00
Withdrawals/Debits	- 183.00
<b>Ending balance on 10/31</b>	<b>\$4,401.37</b>
 Average ledger balance this period	 \$4,566.66

Account number: [REDACTED]

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For Direct Deposit use  
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Routing Number (RTN): 121000248

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**Transaction history**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
10/29	2086	Check		183.00	4,401.37
<b>Ending balance on 10/31</b>					<b>4,401.37</b>
<b>Totals</b>			<b>\$0.00</b>	<b>\$183.00</b>	

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

Number	Date	Amount
2086	10/29	183.00

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Fee period 10/01/2014 - 10/31/2014  
WQ/WQ

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 (\$)
Transactions	1	150	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>



**You could go to Super Bowl XLIX in Arizona courtesy of Visa!**

Visit [wellsfargo.com/visafootball](http://wellsfargo.com/visafootball) for details and Official Rules.

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN.

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Account number: [REDACTED] ■ November 1, 2014 - November 30, 2014 ■ Page 1 of 3

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Overdraft Protection ☐

## Activity summary

Beginning balance on 11/1	\$4,401.37
Deposits/Credits	1,578.88
Withdrawals/Debits	- 0.00
<b>Ending balance on 11/30</b>	<b>\$5,980.25</b>
 Average ledger balance this period	 \$5,032.92

Account number: [REDACTED]

**SONS OF UNION VETERANS OF THE CIVIL WAR  
DEPARTMENT OF NEW YORK**

*New York account terms and conditions apply*

For Direct Deposit use  
Routing Number (RTN): 026012881

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**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
11/19		Deposit	1,578.88		5,980.25
<b>Ending balance on 11/30</b>					<b>5,980.25</b>
<b>Totals</b>			<b>\$1,578.88</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 11/01/2014 - 11/30/2014	Standard monthly service fee \$0.00	You paid \$0.00
WQWQ		

**Account transaction fees summary**

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Transactions	6	150	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>



# Essential Business Checking

Account number: ~~200189710000~~ ■ December 1, 2014 - December 31, 2014 ■ Page 1 of 3

WELLS  
FARGO

SONS OF UNION VETERANS OF THE CIVIL WAR  
DEPARTMENT OF NEW YORK  
19 GREGORY DR  
GOSHEN NY 10924-1018

## 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. (348)  
P.O. Box 6995  
Portland, OR 97228-6995

## Your Business and Wells Fargo

Don't forget to notify us of your business travel plans to help avoid issues when using your Wells Fargo cards while traveling. It's easy to notify us online at [wellsfargo.com/travelplan](http://wellsfargo.com/travelplan), through the Wells Fargo mobile app, or by calling the phone number on the back of your card.

## 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 ☒  
Online Statements ☒  
Business Bill Pay ☐  
Business Spending Report ☒  
Overdraft Protection ☐

## Activity summary

Beginning balance on 12/1	\$5,980.25
Deposits/Credits	0.00
Withdrawals/Debits	- 605.00
<b>Ending balance on 12/31</b>	<b>\$5,375.25</b>
Average ledger balance this period	\$5,571.99

Account number: ~~200189710000~~

**SONS OF UNION VETERANS OF THE CIVIL WAR  
DEPARTMENT OF NEW YORK**

*New York account terms and conditions apply*

For Direct Deposit use  
Routing Number (RTN): 026012881

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**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
12/11	2090	Check		598.00	5,382.25
12/18	2087	Check		7.00	5,375.25
Ending balance on 12/31					5,375.25
Totals			\$0.00	\$605.00	

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	Number	Date	Amount
2087	12/18	7.00	2090 *	12/11	598.00

\* Gap in check sequence.

**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 12/01/2014 - 12/31/2014  
WQ/WQ

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 (\$)
Transactions	2	150	0	0.50	0.00
Total service charges					\$0.00

# Essential Business Checking

Account number: [REDACTED] ■ January 1, 2015 - January 31, 2015 ■ Page 1 of 3

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FARGO

SONS OF UNION VETERANS OF THE CIVIL WAR  
DEPARTMENT OF NEW YORK  
19 GREGORY DR  
GOSHEN NY 10924-1018

## 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. (348)  
P.O. Box 6995  
Portland, OR 97228-6995

## Your Business and Wells Fargo

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Business Online Banking ☒  
Online Statements ☒  
Business Bill Pay ☐  
Business Spending Report ☒  
Overdraft Protection ☐

## Other Wells Fargo Benefits

### 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® 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 1/1	\$5,375.25
Deposits/Credits	0.00
Withdrawals/Debits	- 30.00
<b>Ending balance on 1/31</b>	<b>\$5,345.25</b>
 Average ledger balance this period	 \$5,370.41

Account number: [REDACTED]

**SONS OF UNION VETERANS OF THE CIVIL WAR  
DEPARTMENT OF NEW YORK**

*New York account terms and conditions apply*

For Direct Deposit use  
Routing Number (RTN): 026012881

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**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
1/27	2088	Check		30.00	5,345.25
<b>Ending balance on 1/31</b>					<b>5,345.25</b>
<b>Totals</b>			<b>\$0.00</b>	<b>\$30.00</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.

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

Number	Date	Amount
2088	1/27	30.00

**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 01/01/2015 - 01/31/2015  
WQ/WQ

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 (\$)
Transactions	1	150	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

**IMPORTANT ACCOUNT INFORMATION**

The following information is provided to help clarify an existing fee waiver associated with Overdraft fees. The benefit has not changed. At the end of our nightly processing, if both your ending daily account balance and your available balance are overdrawn by \$5 or less, any overdraft fee(s) will be waived. This fee waiver is associated with your total overdrawn balance, not the dollar size of the transaction(s) contributing to the overdrawn balance.

# Essential Business Checking

Account number: ~~206012881~~ ■ February 1, 2015 - February 28, 2015 ■ Page 1 of 3

WELLS  
FARGO

SONS OF UNION VETERANS OF THE CIVIL WAR  
DEPARTMENT OF NEW YORK  
19 GREGORY DR  
GOSHEN NY 10924-1018

## 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. (348)  
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/start/business-planning](http://wellsfargoworks.com/start/business-planning)

## 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 ☒  
Online Statements ☒  
Business Bill Pay ☐  
Business Spending Report ☒  
Overdraft Protection ☐

## Other Wells Fargo Benefits

### 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® 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 2/1	\$5,345.25
Deposits/Credits	0.00
Withdrawals/Debits	- 0.00
<b>Ending balance on 2/28</b>	<b>\$5,345.25</b>
 Average ledger balance this period	 \$5,345.25

Account number: ~~206012881~~

**SONS OF UNION VETERANS OF THE CIVIL WAR  
DEPARTMENT OF NEW YORK**

New York account terms and conditions apply

For Direct Deposit use  
Routing Number (RTN): 026012881

For Wire Transfers use  
Routing Number (RTN): 121000248

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**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.

**Monthly service fee summary**

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Fee period 02/01/2015 - 02/28/2015  
WQ/WQ

Standard monthly service fee \$0.00

You paid \$0.00



## IMPORTANT ACCOUNT INFORMATION

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The following information is provided to help clarify an existing fee waiver associated with Overdraft fees. The benefit has not changed. At the end of our nightly processing, if both your ending daily account balance and your available balance are overdrawn by \$5 or less, any overdraft fee(s) will be waived. This fee waiver is associated with your total overdrawn balance, not the dollar size of the transaction(s) contributing to the overdrawn balance.



# Essential Business Checking

Account number: [REDACTED] ■ March 1, 2015 - March 31, 2015 ■ Page 1 of 3

WELLS  
FARGO

SONS OF UNION VETERANS OF THE CIVIL WAR  
DEPARTMENT OF NEW YORK  
19 GREGORY DR  
GOSHEN NY 10924-1018

## 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)

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P.O. Box 6995  
Portland, OR 97228-6995

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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"/>

## Other Wells Fargo Benefits

### 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® 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 3/1	\$5,345.25
Deposits/Credits	0.00
Withdrawals/Debits	- 138.00
<b>Ending balance on 3/31</b>	<b>\$5,207.25</b>
 Average ledger balance this period	 \$5,324.79

Account number: [REDACTED]

**SONS OF UNION VETERANS OF THE CIVIL WAR  
DEPARTMENT OF NEW YORK**

*New York account terms and conditions apply*

For Direct Deposit use  
Routing Number (RTN): 026012881

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**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
3/23	2093	Check		62.00	5,283.25
3/31	2091	Check		23.75	
3/31	2089	Check		52.25	5,207.25
<b>Ending balance on 3/31</b>					<b>5,207.25</b>
<b>Totals</b>			<b>\$0.00</b>	<b>\$138.00</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.

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

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
2089	3/31	52.25	2091 *	3/31	23.75	2093 *	3/23	62.00

\* Gap in check sequence.

**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 03/01/2015 - 03/31/2015  
wa/wa

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 (\$)
Transactions	3	150	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>