

# Navigate Business Checking<sup>SM</sup>

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SB PAULSON,LLC  
PMB 234  
1731 HOWE AVE  
SACRAMENTO CA 95825-2209

## 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](http://wellsfargo.com/biz)

*Write:* Wells Fargo Bank, N.A. (114)

P.O. Box 6995

Portland, OR 97228-6995

## Your Business and Wells Fargo

Visit [wellsfargo.com/digitalbusinessresources](http://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.

## Other Wells Fargo Benefits

It's Cybersecurity Awareness Month.

In today's digital world, scammers are using advanced tools like AI to make impersonation scams harder to detect. Caller ID can be spoofed, emails can be faked, voices can be cloned, and images can be altered.

Imposters may contact you with messages that:

- Are unexpected.
- Appear to be from a legitimate source but could be spoofed.
- Claim to be urgent, asking you to act right away, without thinking.
- Use language that manipulates your emotions.
- Request payment through unusually specific methods like gift cards, cryptocurrency or payment apps.

If you have any doubts about a message, call the company or government agency directly to find out if there really is a problem.

And if they're impersonating Wells Fargo, don't engage. Instead, call us right away or you can always check your account in the Wells Fargo Mobile® app\* or in online banking.



Learn more at [www.wellsfargo.com/scams](http://www.wellsfargo.com/scams)

\*Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

### Statement period activity summary

Beginning balance on 10/1	\$11,227.63
Deposits/Credits	70,079.53
Withdrawals/Debits	- 77,696.10
Ending balance on 10/31	\$3,611.06

Account number: 8659510716 (primary account)  
 SB PAULSON,LLC  
*California account terms and conditions apply*  
 For Direct Deposit use  
 Routing Number (RTN): 121042882  
 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.

### Interest summary

Interest paid this statement	\$0.06
Average collected balance	\$6,705.33
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.06
Interest paid this year	\$0.48

### Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
10/1		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawillosalons**4Vxm7868l33lvomi	2,387.11		
10/1		eDeposit IN Branch 10/01/25 01:02:28 PM 2598 Fair Oaks Blvd Sacramento CA	1,400.00		
10/1	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		330.85	
10/1		Smud Web_Pay SEP 25 534610826710609 Sb Paulson LLC		666.74	
10/1	1337	Check		552.00	13,465.15
10/2		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawillosalons**4Vxm7868lhvd24Fs	2,036.55		
10/2		Online Transfer to Sb Paulson, LLC Business Checking xxxxxx1526 Ref #lb0V5Mb283 on 10/02/25		5,000.00	
10/2	<	Business to Business ACH Debit - Crime Alert Secu ACH 251001 35855 Account Holder		45.00	
10/2	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		233.48	
10/2	<	Business to Business ACH Debit - Ondeck Capital 1 37995 251002 xxxxx0028 Sb Paulson, LLC		3,771.79	6,451.43
10/3		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawillosalons**4Vxmt868lvob3Afw	2,376.69		
10/3		Deposit Made In A Branch/Store	1,320.00		
10/3	<	Business to Business ACH Debit - Fortel Networks, 9165801900 M121267131126 Sb Paulson LLC		75.00	
10/3	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		295.90	9,777.22
10/6		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawillosalons**4Vxmv668K6442Wlt	8,216.77		
10/6		Online Transfer to Sb Paulson, LLC Business Checking xxxxxx1526 Ref #lb0V6Ypydy on 10/06/25		5,000.00	




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*Transaction History (continued)*

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
10/6		< Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC			205.22 12,788.77
10/7		< Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC			299.00
10/7		< Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC			324.58
10/7		< Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC			328.08 11,837.11
10/8		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawilloosalons**4Vxmv668Kv49Dmt7	1,294.02		
10/8		eDeposit IN Branch 10/08/25 01:16:32 PM 2598 Fair Oaks Blvd Sacramento CA	1,420.00		
10/8		< Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC			123.20
10/8	1338	Check			7,043.27 7,384.66
10/9		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawilloosalons**4Vxofb68L9Eoqbs6	2,393.90		
10/9		Deposit Made In A Branch/Store	969.00		
10/9		eDeposit IN Branch 10/09/25 11:43:00 Am 2010 Gold Field Dr Rancho Cordova CA	980.00		
10/9		< Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC			352.00
10/9		< Business to Business ACH Debit - Ondeck Capital 1 38177 251009 xxxx2877 Sb Paulson, LLC			3,771.79 7,603.77
10/10		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawilloosalons**4Vxrh268Lnp88Xtz	1,487.67		
10/10		< Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC			283.21 8,808.23
10/14		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawilloosalons**4Vxrh268My51Migb	8,574.93		
10/14		Online Transfer to Sb Paulson, LLC Business Checking xxxxxxx1526 Ref #lb0V9Pfv78 on 10/14/25			4,000.00
10/14		Online Transfer to Sb Paulson, LLC Business Checking xxxxxxx1526 Ref #lb0V9RV4Qn on 10/14/25			8,000.00
10/14		< Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC			326.00 5,057.16
10/15		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawilloosalons**4Vxrfp68Nn54Fzt4	1,979.41		
10/15		< Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC			124.70
10/15		< Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC			246.70
10/15		< Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC			278.48
10/15		< Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC			481.80 5,904.89
10/16		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawilloosalons**4Vxmu968O1FI19Uw	2,242.19		
10/16		< Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC			294.40
10/16		< Business to Business ACH Debit - Ondeck Capital 1 38323 251016 xxxx2559 Sb Paulson, LLC			3,771.79 4,080.89
10/17		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawilloosalons**4Vxrfr68Ofpybovq	1,070.47		
10/17		Deposit Made In A Branch/Store	1,000.00		
10/17		Deposit Made In A Branch/Store	1,210.00		
10/17		< Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC			145.60 7,215.76
10/20		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawilloosalons**4Vxmu468Pq5Sfj14	8,028.45		
10/20		Online Transfer to Sb Paulson, LLC Business Checking xxxxxxx1526 Ref #lb0Vd2Ghxj on 10/20/25			10,000.00
10/20		< Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC			350.04 4,894.17


**Transaction History (continued)**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
10/21	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		185.96	
10/21		Comcast-Xfinity Cable Svcs 251020 5284452 Willo *Sacramento		237.99	
10/21	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		248.60	
10/21	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		386.20	3,835.42
10/22		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawillosalons**4Vxm1668Qf5Xfj8E	1,434.87		
10/22	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		220.18	5,050.11
10/23		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawillosalons**4Vxrh268Qtgdshzw	1,657.86		
10/23		Online Transfer to Sb Paulson, LLC Business Checking xxxxxx1526 Ref #lb0Vf6FD88 on 10/23/25		1,500.00	
10/23	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		286.90	
10/23	<	Business to Business ACH Debit - Ondeck Capital 1 38507 251023 xxxxx5892 Sb Paulson, LLC		3,771.79	1,149.28
10/24		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawillosalons**4Vxmtz68R7Qqbv4D	1,830.55		
10/24		eDeposit IN Branch 10/24/25 02:28:29 PM 2598 Fair Oaks Blvd Sacramento CA	770.00		
10/24		Online Transfer to Sb Paulson, LLC Business Checking xxxxxx1526 Ref #lb0Vfcs8MS on 10/24/25	1,000.00		
10/24	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		277.74	2,472.09
10/27		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawillosalons**4Vxrhp68Si6R4Ur0	5,636.82		
10/27		Deposit Made In A Branch/Store	2,200.00		
10/27		Online Transfer to Sb Paulson, LLC Business Checking xxxxxx1526 Ref #lb0Vgg8x55 on 10/27/25	4,000.00		
10/27	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		233.00	6,075.91
10/28	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		129.80	
10/28	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		169.92	
10/28	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		292.70	5,483.49
10/29		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawillosalons**4Vxrhp68T76Rt6E9	878.30		
10/29	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		156.80	6,204.99
10/30		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawillosalons**4Vxogt68Tlh6M7QM	1,759.98		
10/30	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		219.40	
10/30		Smud Web_Pay Oct 25 538606536710609 Sb Paulson LLC	545.61		
10/30	<	Business to Business ACH Debit - Ondeck Capital 1 38693 251030 xxxxx8184 Sb Paulson, LLC	3,771.79		3,428.17
10/31		Soham Inc. Payout Loehmannsplazaw TRN*1*Loehmannsplazawillosalons**4Vxoh968Tzrxn8Lb	2,273.93		
10/31		Deposit Made In A Branch/Store	1,250.00		
10/31		Online Transfer to Sb Paulson, LLC Business Checking xxxxxx1526 Ref #lb0Vj2Drkq on 10/31/25	3,000.00		
10/31	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		341.10	
10/31		Interest Payment	0.06		3,611.06
<b>Totals</b>			<b>\$70,079.53</b>	<b>\$77,696.10</b>	



### Transaction History (continued)

*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.*

< *Business to Business ACH: If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.*

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

Number	Date	Amount	Number	Date	Amount
1337	10/1	552.00	1338	10/8	7,043.27

### 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](http://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/01/2025 - 10/31/2025	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 each fee period		
• Minimum daily balance	\$10,000.00	\$1,149.28 <input type="checkbox"/>
• Combined balance in linked accounts, which may include	\$15,000.00	\$45,968.41 <input checked="" 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 (CD)		
Wk/Wk		

### Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	12,400	20,000	0	0.0030	0.00
Transactions	53	250	0	0.50	0.00
Total service charges					\$0.00



### IMPORTANT ACCOUNT INFORMATION

After November 19, 2025, Wells Fargo will no longer offer the option to establish new overdraft protection linkages from a home equity line of credit to deposit accounts. If there is a home equity line of credit account that is currently providing overdraft protection for your checking account, it will be delinked from overdraft protection on February 9, 2026. Unless your checking account is linked to another overdraft protection source, you will lose overdraft protection on or after February 9, 2026. Your home equity line of credit account is not being closed or changed and as long as you have available credit, you can continue to make credit advances in other ways such as access checks (if applicable), online, visiting a branch and by phone. Call us anytime for additional details at 1-800-TO-WELLS (1-800-869-3557) or visit your local branch.



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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.



## 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 Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Wells Fargo Bank N.A. Attn: Deposit Furnishing Disputes MAC F2304-019 PO Box 50947 Des Moines, IA 50340. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. 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.
- To download and print an Account Balance Calculation Worksheet(PDF) to help you balance your checking or savings account, enter [www.wellsfargo.com/balancemyaccount](http://www.wellsfargo.com/balancemyaccount) in your browser on either your computer or mobile device.

## 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

..... 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 . . . . . \$