

# Additional 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	\$6,795.68
Deposits/Credits	116,888.15
Withdrawals/Debits	- 120,613.09
Ending balance on 10/31	\$3,070.74

Account number: 8659510823 (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.

### Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
10/1		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswilosalons**4Vxod568l33Geyj5\R	2,899.18		
10/1	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		387.20	
10/1	<	Business to Business ACH Debit - Bluevine Capital EDI Pymnts D0000769450_5_1 Sb Paulson LLC		1,464.82	
10/1	1533	Check		897.00	6,945.84
10/2		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswilosalons**4Vxrfl68lhdxjsg6\R	3,985.31		
10/2	<	Business to Business ACH Debit - Crime Alert Secu ACH 251001 35852 Account Holder		45.00	
10/2	<	Business to Business ACH Debit - Crime Alert Secu ACH 251001 35853 Account Holder		45.00	
10/2	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		502.15	
10/2	<	Business to Business ACH Debit - Fresh Funding Ffs1801 Ffs1801 Ffs1801	3,550.00		6,789.00
10/3		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswilosalons**4Vxrfl68lvcjxj\R	3,858.52		
10/3	<	Business to Business ACH Debit - Fortel Networks, 9165801900 M121267131129 Sb Paulson, LLC		112.50	
10/3	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		421.54	
10/3	<	Business to Business ACH Debit - Bluevine Capital EDI Pymnts D0000767563_8_1 Sb Paulson LLC		1,256.03	
10/3	<	Business to Business ACH Debit - Bluevine Capital EDI Pymnts D0000768642_7_1 Sb Paulson LLC	2,093.37		6,764.08
10/6		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswilosalons**4Vxmv668K647Bpyp\R	17,725.34		
10/6		Online Transfer to Sb Paulson, LLC Business Checking xxxxxxx1526 Ref #lb0V6Yq57Q on 10/06/25		5,000.00	
10/6	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		745.46	18,743.96
10/7		Comcast-Xfinity Cable Svcs 251006 9973533 Sb Paulson LLC *Willo		332.99	
10/7	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		405.90	
10/7	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		542.70	
10/7	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC	566.88		16,895.49




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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>
10/8		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswillosalons**4Vxm5P68Kv49l0x8\R	3,003.72		
10/8	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		409.21	
10/8	<	Business to Business ACH Debit - Bluevine Capital EDI Pymnts D0000769450_6_1 Sb Paulson LLC		1,464.82	
10/8	1534	Check		13,872.06	4,153.12
10/9		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswillosalons**4Vxm668L9Eqrz16\R	4,222.48		
10/9	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		590.53	
10/9	<	Business to Business ACH Debit - Fresh Funding Ffs1801 Ffs1801 Ffs1801		3,550.00	4,235.07
10/10		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswillosalons**4Vxm668Lnp2Jxm7\R	3,426.56		
10/10	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		508.96	
10/10	<	Business to Business ACH Debit - Bluevine Capital EDI Pymnts D0000767563_9_1 Sb Paulson LLC		1,256.02	
10/10	<	Business to Business ACH Debit - Bluevine Capital EDI Pymnts D0000768642_8_1 Sb Paulson LLC		2,093.37	3,803.28
10/14		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswillosalons**4Vxm5U68My51Kyyy\R	13,775.68		
10/14		Online Transfer to Sb Paulson, LLC Business Checking xxxxxx1526 Ref #lb0V9Rvb47 on 10/14/25		8,000.00	
10/14	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		590.61	8,988.35
10/15		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswillosalons**4Vxm4x68Nn56Kj7Y\R	2,515.55		
10/15	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		295.45	
10/15	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		354.25	
10/15	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		426.62	
10/15	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		485.18	
10/15	<	Business to Business ACH Debit - Bluevine Capital EDI Pymnts D0000769450_7_1 Sb Paulson LLC		1,464.82	8,477.58
10/16		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswillosalons**4Vxrfp68O1Fmlhcs\R	2,496.19		
10/16	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		240.62	
10/16	<	Business to Business ACH Debit - Fresh Funding Ffs1801 Ffs1801 Ffs1801		3,550.00	7,183.15
10/17		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswillosalons**4Vxmu968Ofpwgyqb\R	3,942.97		
10/17	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		574.56	
10/17	<	Business to Business ACH Debit - City of Roseville Comm Utly 251016 3816913 S B Paulson *LLC		1,013.84	
10/17	<	Business to Business ACH Debit - Bluevine Capital EDI Pymnts D0000767563_10_Sb Paulson LLC		1,256.02	
10/17	<	Business to Business ACH Debit - Bluevine Capital EDI Pymnts D0000768642_9_1 Sb Paulson LLC		2,093.38	6,188.32
10/20		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswillosalons**4Vxoed68Pq64Yd3B\R	19,630.13		
10/20		Online Transfer to Sb Paulson, LLC Business Checking xxxxxx1526 Ref #lb0Vd2Gv4K on 10/20/25		20,000.00	
10/20	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		658.00	5,160.45
10/21	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		370.99	


**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>
10/21	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		573.64	
10/21	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		875.87	3,339.95
10/22		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswilloosalons**4Vxm4M68Qf60Fkeb\R	2,893.30		
10/22	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		412.80	
10/22	<	Business to Business ACH Debit - Bluevine Capital EDI Pymnts D0000769450_8_1 Sb Paulson LLC		1,464.82	4,355.63
10/23		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswilloosalons**4Vxmu468Qtgbk6Ah\R	4,121.19		
10/23		Online Transfer to Sb Paulson, LLC Business Checking xxxxxx1526 Ref #lb0Vf2Gq2P on 10/23/25		2,000.00	
10/23		Online Transfer to Sb Paulson, LLC Business Checking xxxxxx1526 Ref #lb0Vf6L93L on 10/23/25		1,000.00	
10/23	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		448.69	
10/23	<	Business to Business ACH Debit - Fresh Funding Ffs1801 Ffs1801		1,775.00	3,253.13
10/24		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswilloosalons**4Vxm4M68R7Qugd1EVR	2,490.29		
10/24		Online Transfer to Sb Paulson, LLC Business Checking xxxxxx1526 Ref #lb0Vfcs5Ps on 10/24/25		1,000.00	
10/24	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		290.79	
10/24	<	Business to Business ACH Debit - Bluevine Capital EDI Pymnts D0000767563_11_Sb Paulson LLC		1,256.02	
10/24	<	Business to Business ACH Debit - Bluevine Capital EDI Pymnts D0000768642_10_Sb Paulson LLC		2,093.37	1,103.24
10/27		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswilloosalons**4Vxrgt68Si6Ko1Gh\R	16,192.79		
10/27		Online Transfer to Sb Paulson, LLC Business Checking xxxxxx1526 Ref #lb0Vgg9489 on 10/27/25		10,000.00	
10/27		Pgande Web Online Oct 25 49759837100925 Sb Paulson LLC		116.59	
10/27	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		484.45	6,694.99
10/28	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		472.98	
10/28	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		517.46	
10/28	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		600.74	5,103.81
10/29		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswilloosalons**4Vxm7868T76S7G6Q\R	2,786.26		
10/29	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		332.16	
10/29	<	Business to Business ACH Debit - Bluevine Capital EDI Pymnts D0000769450_9_1 Sb Paulson LLC		1,464.82	6,093.09
10/30		Soham Inc. Payout Thefountainswil TRN*1*Thefountainswilloosalons**4Vxrgw68Tlhafsuw\R	4,815.88		
10/30		Online Transfer to Sb Paulson, LLC Business Checking xxxxxx1526 Ref #lb0Vhgjyhm on 10/30/25		4,000.00	
10/30	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		489.85	




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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>
10/30	<	Business to Business ACH Debit - Fresh Funding Ffs1801 Ffs1801 Ffs1801		1,775.00	4,644.12
10/31		Soham Inc. Payout Thefountainswil TRN**1*Thefountainswilosalons**4Vxrh268Tzru32TIR		2,106.81	
10/31	<	Business to Business ACH Debit - Zenoti Zenoti Tip Sb Paulson LLC		330.80	
10/31	<	Business to Business ACH Debit - Bluevine Capital EDI Pymnts D0000767563_12_Sb Paulson LLC		1,256.02	
10/31	<	Business to Business ACH Debit - Bluevine Capital EDI Pymnts D0000768642_11_Sb Paulson LLC		2,093.37	3,070.74
<b>Totals</b>			<b>\$116,888.15</b>	<b>\$120,613.09</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.*

< *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)

<i>Number</i>	<i>Date</i>	<i>Amount</i>	<i>Number</i>	<i>Date</i>	<i>Amount</i>
1533	10/1	897.00	1534	10/8	13,872.06

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
The fee is waived this fee period because the account is linked to a Navigate Business Checking account.		
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following each fee period		
• The fee is waived when linked to a Navigate Business Checking account		

WH/WH

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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	5,000	0	0.0030	0.00
Transactions	67	150	0	0.50	0.00
Total service charges					\$0.00



## IMPORTANT ACCOUNT INFORMATION

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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

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)

### CALCULATE THE SUB (Add Parts A and B)

(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. .... \$ \_\_\_\_\_