# River Hills Ski Club

Lodge • Killington, Vermont

**Bank Reconciliation.**

**Statement Balance** **10/31/2014** **$21,149.46**

Less:

| Outstanding Checks | | |
|---|---|---|
| # | Amount | |
| | | |
| Total | | 0.00 |

Add:

| Outstanding Deposits | | |
|---|---|---|
| | | |
| Total | | 0.00 |

| | |
|---|---|
| Adjusted cash balance | 21,149.46 |

**Checkbook Balance (per Quicken)** **$21,149.46**

Difference 0.00

Initialed: LSC

Date: 12-1-14

# Business Checking Plus

Account number: 2000010918070 ■ October 1, 2014 - October 31, 2014 ■ 

WELLS FARGO

EODCKTDTFY 014936

RIVER HILLS SKI CLUB INC
OF STAMFORD
PO BOX 8056
STAMFORD CT 06905-8056

## 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

*Write:* Wells Fargo Bank, N.A. (221)
P.O. Box 6995
Portland, OR 97228-6995

## 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

## 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 | ☐ |

## Activity summary

| | |
|---|---|
| Beginning balance on 10/1 | $17,049.20 |
| Deposits/Credits | 31,649.61 |
| Withdrawals/Debits | - 27,549.35 |
| **Ending balance on 10/31** | **$21,149.46** |
| Average ledger balance this period | $24,876.21 |

Account number: 2000010918070

**RIVER HILLS SKI CLUB INC**
**OF STAMFORD**

*Connecticut account terms and conditions apply*

For Direct Deposit use
Routing Number (RTN): 021101108

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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WELLS FARGO

***Monthly service fee summary (continued)***

| Fee period 10/01/2014 - 10/31/2014 | Standard monthly service fee $16.00 | You paid $0.00 |
|---|---|---|

The bank has waived the fee for this fee period.

| **How to avoid the monthly service fee** | Minimum required | This fee period |
|---|---|---|
| Have any **ONE** of the following account requirements | | |
| • Minimum daily balance | $5,000.00 | $17,049.20 ☑ |
| • Average ledger balance | $10,000.00 | $24,876.00 ☑ |

BQ/BQ

## Account transaction fees summary

| *Service charge description* | *Units used* | *Units included* | *Excess units* | *Service charge per excess units ($)* | *Total service charge ($)* |
|---|---|---|---|---|---|
| Transactions | 73 | 150 | 0 | 0.50 | 0.00 |
| **Total service charges** | | | | | **$0.00** |

**TIP**

**You could go to Super Bowl XLIX in Arizona courtesy of Visa!**
Visit **wellsfargo.com/visafootball** for details and Official Rules.

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN.

# 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

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WELLS FARGO

## General statement policies for Wells Fargo Bank

■ **Notice:** Wells Fargo Bank, N.A. may furnish information about accounts belonging to individuals, including sole proprietorships, to consumer reporting agencies. If this applies to you, you have the right to dispute the accuracy of information that we have reported by writing to us at: Overdraft Collections and Recovery, P.O. Box 5058, Portland, OR 97208-5058.

You must describe the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that relates to an identity theft, you will need to provide us with an identity theft report.

## 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)

..... **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 ..... $ _____

| Number | Items Outstanding | Amount |
|---|---|---|
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| | | |
| | **Total amount $** | |

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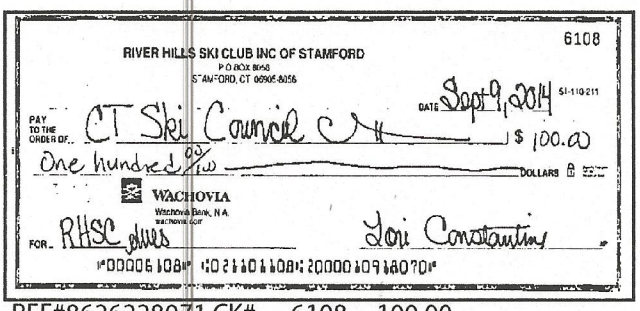
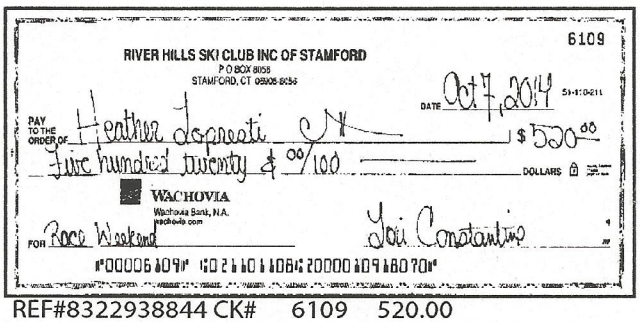
Online banking customers can view and print check images that have cleared since their last statement.

# Check Images


RIVER HILLS SKI CLUB INC OF STAMFORD
P O BOX 8056
STAMFORD, CT 06905-8056
6108
DATE Sept 9, 2014
PAY TO THE ORDER OF CT Ski Council
$ 100.00
One hundred 00/100 DOLLARS
WACHOVIA
Wachovia Bank, N.A.
wachovia.com
FOR RHSC dues
Lori Constantino

REF#8626228971 CK# 6108 100.00


RIVER HILLS SKI CLUB INC OF STAMFORD
P O BOX 8056
STAMFORD, CT 06905-8056
6109
DATE Oct 7, 2014
PAY TO THE ORDER OF Heather Lopresti
$ 520 00
Five hundred twenty & 00/100 DOLLARS
WACHOVIA
Wachovia Bank, N.A.
wachovia.com
FOR Race Weekend
Lori Constantino

REF#8322938844 CK# 6109 520.00

EODCKTDTFY 014936 NYNNNNNNN NNN NNN 004 004 221 123043 11023714.1.4

# Oct 2014 Check Reg - Oct 2014:2

10/1/2014 through 10/31/2014



| Date | Account | Num | Description | Memo | Category | Tag | Clr | Amount |
|---|---|---|---|---|---|---|---|---|
| **BALANCE 9/30/2014** | | | | | | | | **17,049.20** |
| 10/2/2014 | Checking | DEP | ... | | Membership ... | | | 1,760.00 |
| | | | | | DMF | | | 440.00 |
| | | | | | CIF | | | 605.00 |
| | | | | | Lodge Reve... | | | 550.00 |
| | | | | | Lodge Reve... | | | 120.00 |
| 10/2/2014 | Checking | DEP | ... | | Membership ... | | | 2,400.00 |
| | | | | | DMF | | | 600.00 |
| | | | | | CIF | | | 825.00 |
| | | | | | Lodge Reve... | | | 750.00 |
| | | | | | Lodge Reve... | | | 100.00 |
| 10/2/2014 | Checking | EFT | Wells Fargo | Safe Depos... | Administratio... | | | -75.00 |
| 10/3/2014 | Checking | EFT | Green Mount... | | Lodge Expe... | | | -156.34 |
| 10/7/2014 | Checking | DEP | ... | | Membership ... | | | 845.00 |
| | | | | | DMF | | | 200.00 |
| | | | | | CIF | | | 275.00 |
| | | | | | Lodge Reve... | | | 250.00 |
| | | | | | Lodge Reve... | | | 40.00 |
| 10/8/2014 | Checking | EFT | Wells Fargo | online stmt ... | Administratio... | | | -3.00 |
| 10/8/2014 | Checking | 6109 | Heather Lopr... | club race 2... | Activities Re... | | | -520.00 |
| 10/14/2014 | Checking | DEP | | CSC Bulk ti... | Activities Re... | | | 8,795.83 |
| 10/14/2014 | Checking | DEP | | CSC Bulik ... | Activities Re... | | | 2,584.59 |
| 10/14/2014 | Checking | DEP | ... | | Membership ... | | | 1,120.00 |
| | | | | | DMF | | | 280.00 |
| | | | | | CIF | | | 385.00 |
| | | | | | Lodge Reve... | | | 350.00 |
| | | | | | Lodge Reve... | | | 20.00 |
| | | | | | Member initi... | | | 400.00 |
| | | | | | Lodge Reve... | | | 30.00 |
| 10/14/2014 | Checking | EFT | | Bulk ticket ... | Administratio... | | | -20.00 |
| 10/14/2014 | Checking | EFT | Ct SKI Council | CSC Ticket... | Activities exp... | | | -989.00 |
| 10/14/2014 | Checking | EFT | Ct SKI Council | CSC Ticket... | Activities exp... | | | -17,511.00 |
| 10/17/2014 | Checking | DEP | | CSC Bulk ti... | Activities Re... | | | 5,649.01 |
| 10/20/2014 | Checking | 6108 | Ct SKI Council | Annual Dues | Administratio... | | | -100.00 |
| 10/21/2014 | Checking | EFT | Red Duck R... | Winter Tras... | Lodge Expe... | | | -380.80 |
| 10/21/2014 | Checking | EFT | Rudi Michael | Fire wood | Lodge Expe... | | | -675.00 |
| 10/21/2014 | Checking | EFT | Union Mutua... | property ins... | Lodge Fixed ... | | | -1,257.68 |
| 10/24/2014 | Checking | DEP | ... | | Membership ... | | | 890.00 |
| | | | | | DMF | | | 200.00 |
| | | | | | CIF | | | 275.00 |
| | | | | | Lodge Reve... | | | 250.00 |
| | | | | | Lodge Reve... | | | 30.00 |
| 10/28/2014 | Checking | EFT | Vtel | | Lodge Expe... | | | -54.45 |
| 10/29/2014 | Checking | EFT | Green Mount... | | Lodge Expe... | | | -93.68 |
| 10/29/2014 | Checking | EFT | Dead River Co | | Lodge Expe... | | | -749.39 |
| 10/30/2014 | Checking | EFT | Red Duck R... | Trash pickup | Lodge Expe... | | | -36.60 |
| 10/30/2014 | Checking | EFT | Comcast | | Lodge Expe... | | | -73.81 |
| 10/30/2014 | Checking | EFT | Town Killingt... | RE Tax | Lodge Fixed ... | | | -4,851.60 |
| 10/31/2014 | Checking | DEP | ... | | Membership ... | | | 320.00 |
| | | | | | DMF | | | 80.00 |
| | | | | | CIF | | | 110.00 |

# Oct 2014 Check Reg - Oct 2014:2

10/1/2014 through 10/31/2014



| Date | Account | Num | Description | Memo | Category | Tag | Clr | Amount |
|---|---|---|---|---|---|---|---|---|
| | | | | | Lodge Reve... | | | 100.00 |
| | | | | | Lodge Reve... | | | 20.00 |
| 10/31/2014 | Checking | DEP | Wells Fargo | interest | Interest Inco... | | | 0.18 |
| 10/31/2014 | Checking | EFT | Wells Fargo | Montly stmt... | Administratio... | | | -2.00 |
| **10/1/2014 - 10/31/2014** | | | | | | | | **4,100.26** |
| **BALANCE 10/31/2014** | | | | | | | | **21,149.46** |

| | |
|---|---|
| **TOTAL INFLOWS** | **31,649.61** |
| **TOTAL OUTFLOWS** | **-27,549.35** |
| **NET TOTAL** | **4,100.26** |