

RECEIVED

STATE OF DELAWARE 2014 FEB 21 AM 10 56  
THE PUBLIC SERVICE COMMISSION  
CANNON BUILDING DELAWARE P.S.C.  
861 SILVER LAKE BLVD., SUITE 100  
DOVER, DELAWARE 19904

DR  
AUSA  
Donna  
Toni  
Malika  
John  
Connie.

Doc. NO. 14-86

TELEPHONE: (302) 736-7529  
TELECOPIER: (302) 739-4849

FILING COVER SHEET

1. NAME OF APPLICANT: MY Consulting Group, LLC db/a Me & You Consulting Group

2. TYPE OF FILING: RATE CHANGE   
FUEL ADJUSTMENT   
ADMINISTRATIVE   
CPCN   
NEW SERVICE OFFERING   
OTHER - DESCRIBE  Certification of Electric Supplier

IF A TELECOMMUNICATIONS FILING, WHAT TYPE OF SERVICE IS IMPACTED? N/A

BASIC \_\_\_\_\_ COMPETITIVE \_\_\_\_\_ DISCRETIONARY \_\_\_\_\_

3. PROPOSED EFFECTIVE DATE: 02/19/14

IS EXPEDITED TREATMENT REQUESTED? YES  NO

4. SHORT SUMMARY OF FILING: Broker application for certification of electric Supplier

5. DOES THIS FILING RELATE TO OTHER DOCKETS: YES  NO

IF YES, LIST DOCKET(S) NO(S): \_\_\_\_\_

6. IS PUBLIC NOTICE REQUIRED? YES  NO

IF YES, PLEASE ATTACH COPY OF PROPOSED PUBLIC NOTICE.

7. APPLICANT'S CONTACT PERSON: NAME: Mustafah Abdullah

TITLE: President / CEO

PHONE: 302-371-7346

FAX: 888-543-7981

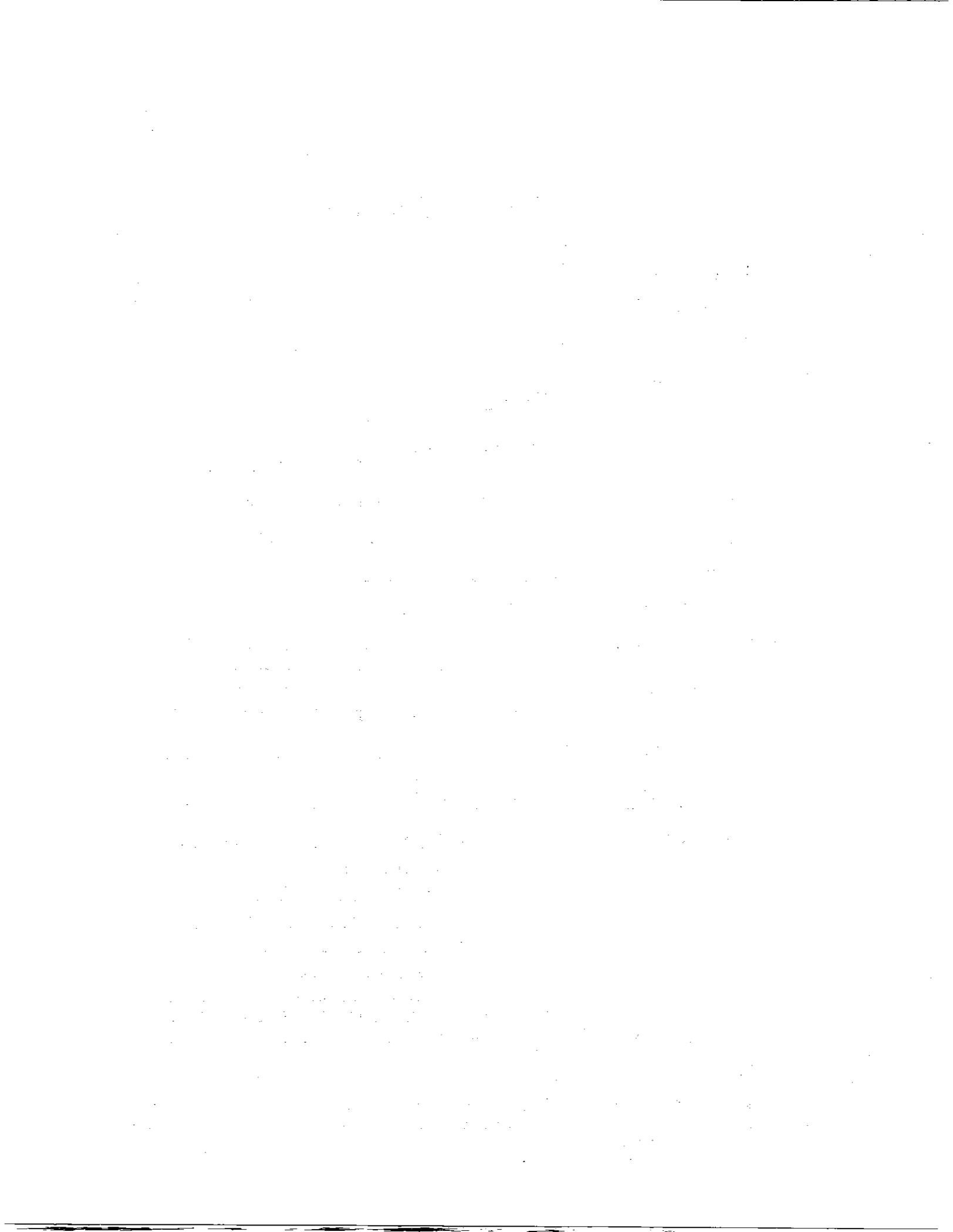
EMAIL: info@mycgroup.com

WEBSITE (IF APPLICABLE): www.MYCGLLC.COM (coming soon)

8. DID YOU PROVIDE A COMPLETE COPY OF THE FILING TO THE PUBLIC ADVOCATE?  
YES  NO  IF YES, WHEN? \_\_\_\_\_

9. FILING FEE ENCLOSED: AMOUNT: \$ 150

NOTE: House Bill 681, enacted into law 7/13/98, authorizes the Commission to recover the cost of time spent by in-house staff to process all filings initiated after the date of enactment. You may be required to reimburse the Commission for staff time.



**2.0 Certification of Electric Suppliers  
for MY Consulting Group, LLC d/b/a Me & You Consulting Group 302-331-7346 (Broker)**

2.1 TBD

2.1.1 Processing

2.1.1.1 Copy of Business License, Articles of Incorporation, Registered d/b/a and Letter of Good Standing included

2.1.1.2 Resident Agent: Mustafah Abdullah: MY Consulting Group, LLC d/b/a Me & You Consulting Group P.O. Box 1965 or 55 Loockerman Plaza # 1965, Dover, DE 19903 physical address 897 West Birdie Lane Magnolia, DE 19962

2.1.1.3 N/A (Broker)

2.1.1.4 N/A (Broker)

2.1.1.5 N/A (Broker)

2.1.1.5.1 N/A (Broker)

2.1.1.5.2 As a Broker, MY Consulting Group, LLC d/b/a Me & You Consulting Group mailing address 55 Loockerman Plaza # 1965, Dover DE 19903 physical address 897 West Birdie Lane Magnolia, DE 19962 will conduct energy procurement services in the State of Delaware with both utilities (Delmarva Power & Delaware Electric Cooperative) in the areas of: Residential, Small Commercial, Commercial and Industrial. We can also provide services in Green Energy, LED Lighting and Bill Management. We will primarily concentrate our services in Kent County then continue to New Castle and Sussex Counties. We will concentrate our efforts on Commercial accounts including the State and Government facilities.

2.1.1.5.3 As a Broker, we are licensed to procure energy in all 48 States plus Washington DC.

2.1.1.5.4 N/A

2.1.1.5.5 N/A (Broker)

2.1.1.5.6 N/A (Broker)

2.1.1.5.7 N/A

2.1.1.5.8 N/A (Broker)

2.1.1.5.9 Included

2.1.1.5.9.1 Last 3 months Bank Statements included

2.1.1.5.9.2 N/A

Faint, illegible text, possibly bleed-through from the reverse side of the page. The text is too light to transcribe accurately.

2.1.1.5.9.3 N/A

2.1.1.5.9.4 N/A

2.1.1.5.9.5 N/A

2.1.1.5.9.6 N/A

2.1.1.5.9.7 N/A

2.1.1.5.9.8 N/A

2.1.1.5.9.9 N/A

2.1.1.5.9.10 N/A

2.1.1.5.9.11 N/A

2.1.1.6 Completed

2.1.1.7 Completed

2.1.1.8 Other Requirements:

2.1.1.8.1 Included

2.1.1.8.2 Included

2.1.1.8.3 Mustafah Abdullah President/CEO 302-331-7346

2.1.1.8.4 Waiver Requested

2.1.1.8.5 We have over 3 years experience in the energy procurement industry and our broker(s) has over 13 years of experience. We will provide energy procurement services in the State of Delaware with both utilities (Delmarva Power & Delaware Electric Cooperative) in the areas of: Residential, Small Commercial, Commercial and Industrial. We can also provide services in Green Energy, LED Lighting and Bill Management.

2.1.1.8.6 N/A

2.1.1.9 N/A (Broker)

2.1.1.9.1 N/A (Broker)

2.1.1.9.2 N/A (Broker)

2.1.1.9.3 N/A (Broker)

2.1.1.9.4 N/A (Broker)

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2.1.1.9.5 N/A (Broker)

2.1.1.9.6 N/A (Broker)

2.2 N/A (Broker)

2.3 Included

2.4 TBD (if applicable)

2.5 We, MY Consulting Group, LLC d/b/a Me & You Consulting Group request a waiver for section 2.1.1.8.4 A toll-free telephone number of customer service department due to our capacity to procure energy for our customers will be at the acquisition stage directly with the supplier. The "Utility" i.e. Delmarva Power or Delaware Electric Cooperative will continue to deliver the customers energy and service the customers account. Any contact for "customer service" the customer(s) will contact the "Utility" directly.

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that this is crucial for ensuring transparency and accountability in the organization's operations.

2. The second part outlines the various methods and tools used to collect and analyze data. This includes the use of surveys, interviews, and focus groups to gather qualitative information, as well as the application of statistical software for quantitative analysis.

3. The third part describes the process of identifying and measuring key performance indicators (KPIs). It highlights the need to select metrics that are relevant to the organization's strategic goals and to establish a clear baseline for comparison.

4. The fourth part details the implementation of a data management system. This involves setting up a secure database to store all collected information and ensuring that access is restricted to authorized personnel only.

5. The fifth part discusses the importance of regular reporting and communication of findings. It stresses that management should be kept informed of progress and any emerging trends or issues in a timely manner.

6. The sixth part addresses the challenges of data collection and analysis, such as ensuring data quality and addressing potential biases. It offers strategies to mitigate these risks and ensure the reliability of the results.

7. The seventh part concludes by summarizing the key takeaways and providing recommendations for future research and practice. It encourages a continuous approach to data collection and analysis to stay current in a rapidly changing environment.

LICENSE NO. 2013100405 DORSL

STATE OF DELAWARE

**VALID**

01/01/14 - 12/31/14  
NOT TRANSFERABLE

POST CONSPICUOUSLY

DIVISION OF REVENUE

DLN: 14 98029 89

BUSINESS CODE 099  
GROUP CODE 007

LICENSED ACTIVITY PROFESSIONAL AND/OR PRSL SRVCS-UNCLASSIFIED  
PROFESSIONAL AND/OR PERSONAL SERVICES

DATE ISSUED: 01/06/14

**\*\*VALIDATED\*\***

**2014**

LICENSE FEE: \$ 75.00

MAILING ADDRESS

**BUSINESS LICENSE**

BUSINESS LOCATION

MY CONSULTING GROUP LLC  
897 W BIRDIE LN  
MAGNOLIA DE 19962-3113



MY CONSULTING GROUP LLC  
897 W BIRDIE LN  
MAGNOLIA DE 19962-3113

IS HEREBY LICENSED TO PRACTICE, CONDUCT OR ENGAGE IN THE OCCUPATION  
OR BUSINESS ACTIVITY INDICATED ABOVE IN ACCORDANCE WITH THE LICENSE  
APPLICATION DULY FILED PURSUANT TO TITLE 30, DEL CODE.

**PATRICK T. CARTER**

DIRECTOR OF REVENUE

~~IMPORTANT: THIS LICENSE IS NOT VALID UNLESS THE LICENSEE HAS COMPLETED ALL REQUIRED EDUCATION AND EXAMINATION REQUIREMENTS.~~



# Delaware

PAGE 1

*The First State*

I, JEFFREY W. BULLOCK, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "MY CONSULTING GROUP, LLC" IS DULY FORMED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE NINETEENTH DAY OF FEBRUARY, A.D. 2014.

AND I DO HEREBY FURTHER CERTIFY THAT THE SAID "MY CONSULTING GROUP, LLC" WAS FORMED ON THE THIRD DAY OF JANUARY, A.D. 2013.

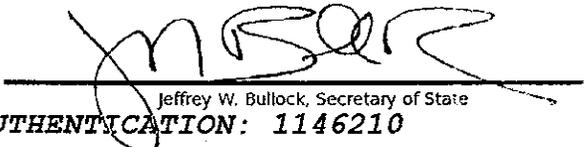
AND I DO HEREBY FURTHER CERTIFY THAT THE ANNUAL TAXES HAVE NOT BEEN ASSESSED TO DATE.

5269385 8300

140202542

You may verify this certificate online  
at [corp.delaware.gov/authver.shtml](http://corp.delaware.gov/authver.shtml)



  
Jeffrey W. Bullock, Secretary of State  
AUTHENTICATION: 1146210

DATE: 02-19-14



# REGISTRATION OF TRADE, BUSINESS & FICTITIOUS NAME CERTIFICATE

County: New Castle  Kent  Sussex

TRADE NAME: Me & You Consulting Group

Business Address: 55 Loockerman Plaza # 1965  
Dover, DE 19903

Phone Number: 302-223-5963

Person, Firm or Association (Parent Company, if applicable):  
MY Consulting Group, LLC

KENT COUNTY  
PROthonotary  
2014 JAN 13 AM 10:13

Names and addresses of ALL owners, members, or partners comprising the business:

Last Name	First Name	Address
Abduillah	Mustafah	897 W. Birdie Ln Magnolia, DE 19962

Date of Formation: Jan 3, 2013

Nature of Business: Business Optimization and Consulting

State of Delaware  
County KENT

BEFORE ME, the Subscriber, a Notary Public of the State of Delaware, personally appeared a principal in the business described in the Certificate, who, having first been sworn by me according to law did depose and say as follows:

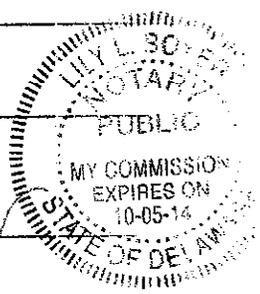
1. He/She is a principal in the business described in the certificate.
2. That the foregoing information provided in the certificate is true, correct, and complete.

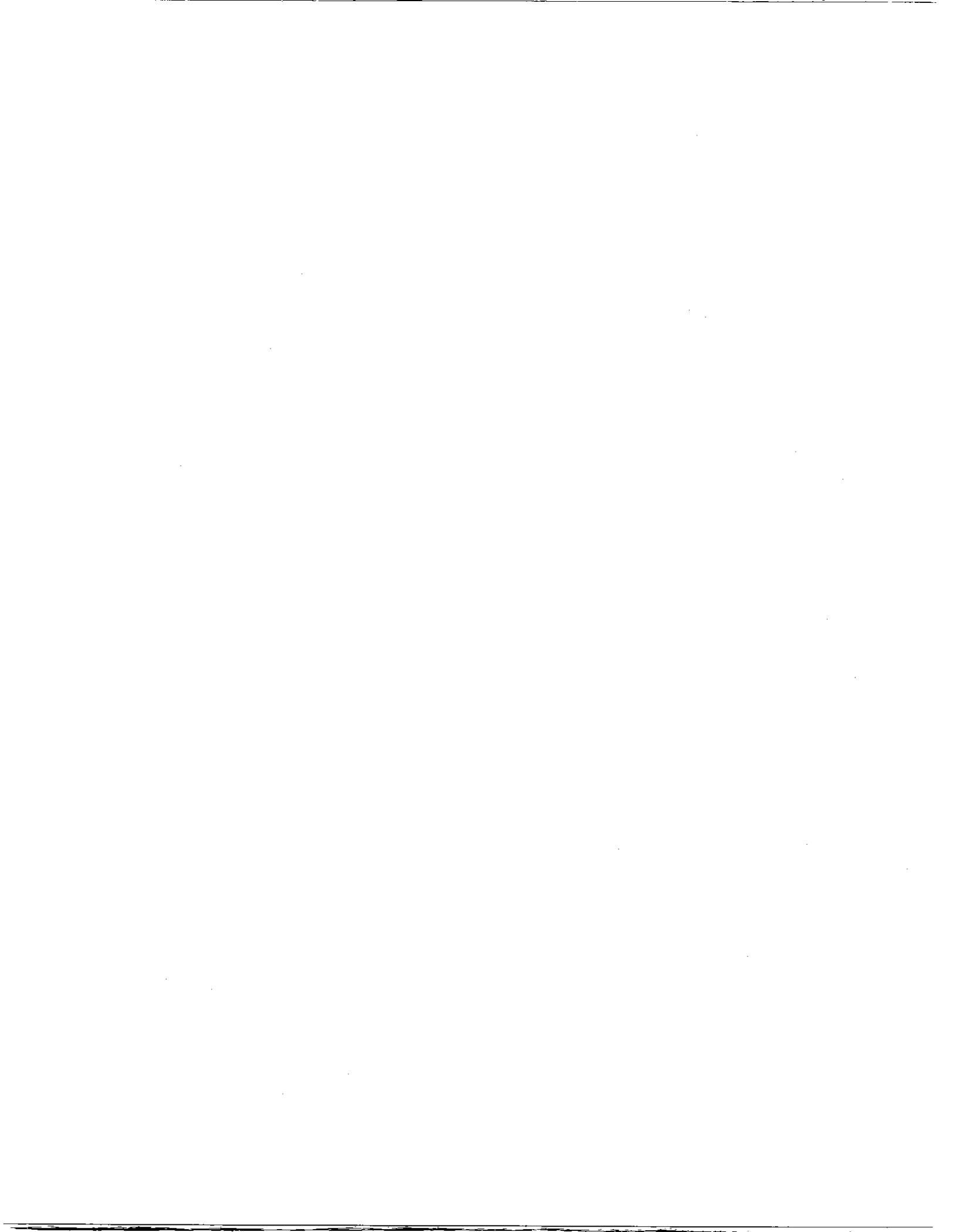
[Signature]  
Affiant

Title: Resident/CEO

SWORN AND SUBSCRIBED this 13<sup>th</sup> day of January, 2014.

[Signature]  
Notary Public







Date: February 21, 2014

To: MUSTAFAH ABDULLAH

897 W BIRDIE LN  
MAGNOLIA, DE 19962-3113

Regarding Customer:

MY CONSULTING GROUP LLC  
MUSTAFAH ABDULLAH

897 W BIRDIE LN  
MAGNOLIA, DE 19962-3113

To Whom It May Concern:

This letter is verification that the customer named above has an account with Wells Fargo. This account number ending in -1052, was opened 01/14/2013 and has a current balance of \$2502.49.

If you need deposit information, refer to the customer named above. The account holder can provide deposit information from their monthly statements.

If you have any questions please call us at 1-800-TO-WELLS (1-800-869-3557). Phone Bankers are available to assist you 24 hours a day, 7 days a week.

Sincerely,

A handwritten signature in black ink, appearing to read "Jared Merlie".

Jared Merlie  
Store Mgr  
302-736-2920



# Gold Business Services Package

Account number: 1891211052 ■ January 1, 2014 - January 31, 2014 ■ Page 1 of 4



MY CONSULTING GROUP LLC  
897 W BIRDIE LN  
MAGNOLIA DE 19962-3113

## 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: wells Fargo.com/biz

Write: Wells Fargo Bank, N.A. (347)

P.O. Box 6995

Portland, OR 97228-6995

## Your Business and Wells Fargo

Getting ready for tax season can be a challenge! Creating a checklist, and preparing in advance will set you up for a successful meeting with your tax preparer. Remember to bring your deposit routing and account number when preparing your taxes and you may be able to take advantage of using direct deposit for your tax refund into one of your Wells Fargo checking or savings accounts.

## Account options

A check mark in the box indicates you have these convenient services with your account. Go to wells Fargo.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 1/1	\$1,867.70
Deposits/Credits	2,656.01
Withdrawals/Debits	- 4,491.11
<b>Ending balance on 1/31</b>	<b>\$32.60</b>
Average ledger balance this period	\$410.20

Account number: 1891211052

**MY CONSULTING GROUP LLC**

*New Jersey account terms and conditions apply*

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 021200025

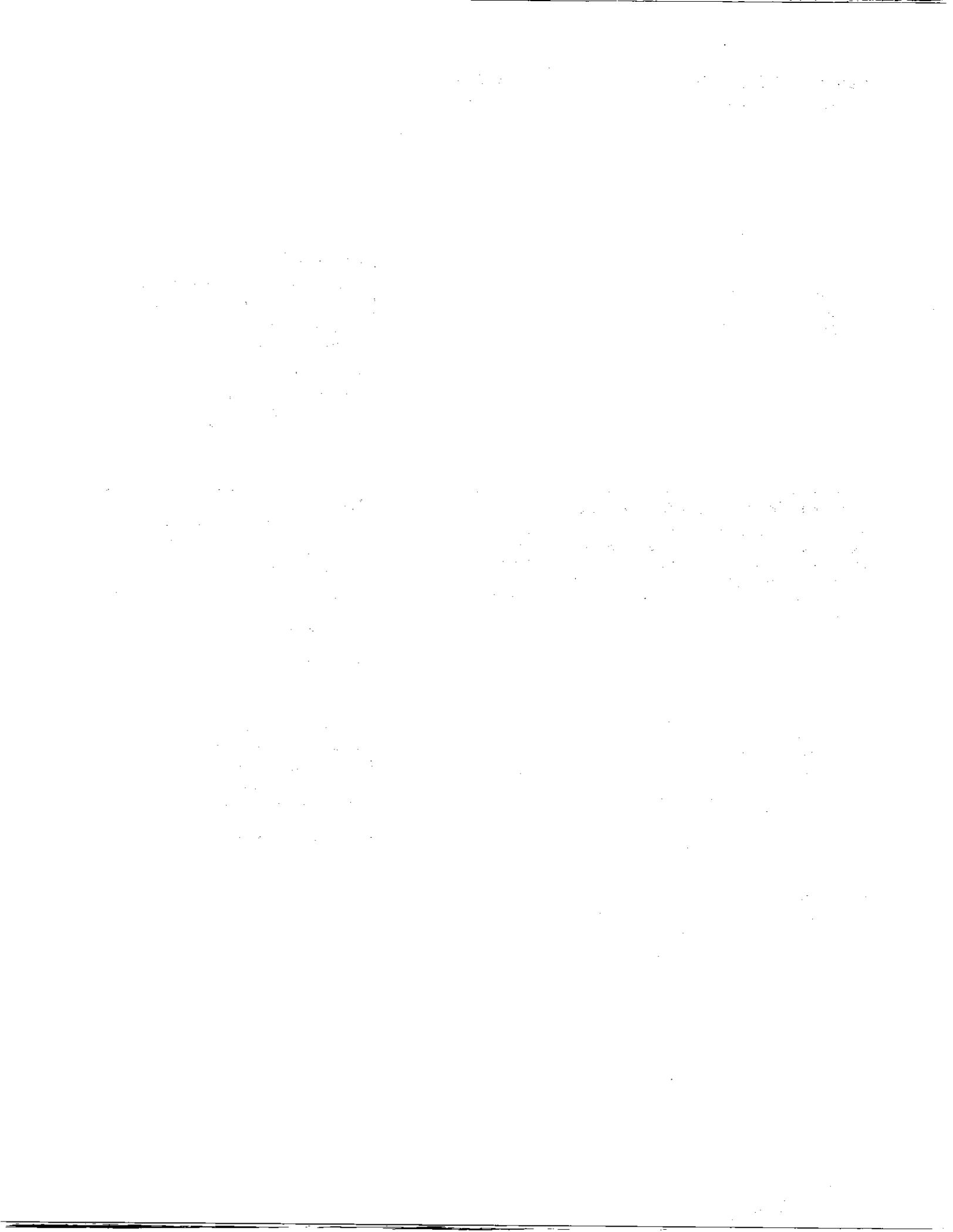
For Wire Transfers use

Routing Number (RTN): 121000248

## Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000002401065764





**Transaction history**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
1/2		Online Transfer Ref #lbe3K5Rw4 to VISA XXXXXXXXXXXX0352 on 01/01/14		700.00	
1/2		Online Transfer Ref #lbe8Ddmmc6 to VISA XXXXXXXXXXXX0352 on 01/01/14		500.00	667.70
1/6		Online Transfer to Dear J Ref #lbemymv66R Way2Save Checking Via Mobile		250.00	417.70
1/7		Online Transfer to Dear J Way2Save Checking xxxxxxxx9839 Ref #lbe6K6Vlt on 01/07/14		90.00	327.70
1/10		ACH Direct Inc. ACH Fees 140109 3693096 My Consulting Group, L		21.11	306.59
1/13		Online Transfer to Dear J Way2Save Checking xxxxxxxx9839 Ref #lbe9Jvh7S on 01/12/14		40.00	266.59
1/15		Recurring Transfer to My Consulting Group L Business Market Rate Savings Ref #Ope5Hgjx4P xxxxxx5764		150.00	116.59
1/16		Online Transfer to Dear J Ref #lbe3P67Tc Way2Save Checking Via Mobile		40.00	76.59
1/17		First Data Merch Agent ACH 1269709 My Consulting Group L	790.01		
1/17		Online Transfer to Abdullah M Way2Save Checking xxxxxxxx9826 Ref #lbe5Hhkz3R on 01/17/14		400.00	466.60
1/27		Online Transfer Ref #lbexny8Ccj to VISA XXXXXXXXXXXX0352 on 01/25/14		400.00	66.60
1/30		Forté Funding 140129 (469) 675-9920 My Consulting Group, L	1,866.00		
1/30		Online Transfer Ref #lbexnywzkd to VISA XXXXXXXXXXXX0352 on 01/30/14		250.00	
1/30		Online Transfer to Abdullah M Way2Save Checking xxxxxxxx9826 Ref #lbe2Ljg53H on 01/30/14		1,200.00	
1/30		Online Transfer Ref #lbe5Hl59Hg to VISA XXXXXXXXXXXX0352 on 01/30/14		250.00	232.60
1/31		Online Transfer Ref #lbe2Ljz4MN to VISA XXXXXXXXXXXX0352 on 01/31/14		200.00	32.60
<b>Ending balance on 1/31</b>					<b>32.60</b>
<b>Totals</b>			<b>\$2,656.01</b>	<b>\$4,491.11</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/feesfaq](http://wellsfargo.com/feesfaq) to find answers to common questions about the monthly service fee on your account.

Fee period 01/01/2014 - 01/31/2014	Standard monthly service fee \$14.00	You paid \$0.00
<b>How to avoid the monthly service fee (complete 1 AND 2)</b>	<b>Minimum required</b>	<b>This fee period</b>
1) Have any <b>ONE</b> of the following account requirements		
• Average ledger balance	\$7,500.00	\$410.00 <input type="checkbox"/>
• Qualifying transaction from a linked Wells Fargo Business Payroll Services account	1	0 <input type="checkbox"/>
• Qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 <input type="checkbox"/>
• Automatic transfer to an eligible Wells Fargo business savings account	\$150.00	\$150.00 <input checked="" type="checkbox"/>
• Linked Direct Pay Service through Wells Fargo Business Online	1	0 <input type="checkbox"/>
• Combined balances in linked accounts, which may include	\$10,000.00	<input type="checkbox"/>
- Average ledger balances in business checking, savings, and time accounts		
- Most recent statement balances of: business credit card, Wells Fargo Express Equity <sup>®</sup> and BusinessLine <sup>®</sup> lines of credit, Wells Fargo BusinessLoan <sup>®</sup> term loan		
- Average daily balances from previous month in business PrimeLine <sup>®</sup> line of credit and Business PrimeLoan <sup>SM</sup> account, Wells Fargo Express Equity <sup>®</sup> , SBA, and Equipment Express <sup>®</sup> loans		

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1215 EAST 58TH STREET  
CHICAGO, ILLINOIS 60637

DATE: 10/15/88  
BY: [Signature]

BOOK TITLE: [Faint Title]

AUTHOR: [Faint Name]

CALL NUMBER: [Faint Number]

LOCATION: [Faint Location]

STATUS: [Faint Status]

REMARKS: [Faint Remarks]

DATE ACQUIRED: [Faint Date]

ACQUISITION: [Faint Acquisition]

PRICE: [Faint Price]

DEPARTMENT: [Faint Department]

CLASSIFICATION: [Faint Classification]

REMARKS: [Faint Remarks]

DATE ACQUIRED: [Faint Date]

ACQUISITION: [Faint Acquisition]

PRICE: [Faint Price]

DEPARTMENT: [Faint Department]

CLASSIFICATION: [Faint Classification]



**Monthly service fee summary (continued)**

How to avoid the monthly service fee (complete 1 AND 2)	Minimum required	This fee period
2) Complete the package requirements		
Have qualifying linked accounts or services in separate categories*	3	<input checked="" type="checkbox"/>

\*Includes Wells Fargo business accounts and services such as debit card, savings accounts, active Online Banking, credit card, loans and lines of credit.  
02/02

**Account transaction fees summary**

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Transactions	3	200	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.

**IMPORTANT ACCOUNT INFORMATION**

We want to let you know of the following fee change effective April 1, 2014:  
- Collections - Domestic: Auto Draft - \$25 per item

The name of your account will continue to be the Gold Business Services Package.

If you have questions about these changes, or would like a complimentary financial review to ensure that you have the right accounts to meet your financial goals, please contact your local banker or call the phone number listed at the top of your statement.

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119971  
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HONG KONG: MCGRAW-HILL  
BOOKS (HONG KONG) LTD.,  
25, DES VOGES ROAD, HONG KONG  
TAIPEI: MCGRAW-HILL  
BOOKS (TAIPEI) LTD., 104, SECTION 2,  
TAIPEI, TAIWAN, R. O. C.





# Gold Business Services Package

Account number: 1891211052 ■ December 1, 2013 - December 31, 2013 ■ Page 1 of 4



MY CONSULTING GROUP LLC  
897 W BIRDIE LN  
MAGNOLIA DE 19962-3113

## 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: wells Fargo.com/biz

Write: Wells Fargo Bank, N.A. (347)

P.O. Box 6995

Portland, OR 97228-6995

## Your Business and Wells Fargo

Getting ready for tax season can be a challenge! Creating a checklist, and preparing in advance will set you up for a successful meeting with your tax preparer. Remember to bring your deposit routing and account number when preparing your taxes and you may be able to take advantage of using direct deposit for your tax refund into one of your Wells Fargo checking or savings accounts.

## Account options

A check mark in the box indicates you have these convenient services with your account. Go to wells Fargo.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



Your statement includes a "Monthly service fee summary" section that gives you the ability to proactively manage the monthly service fee on your account. This section provides you with the view of your checking or savings account monthly service fee, the requirements to waive the monthly service fee, if applicable, and the current status for each requirement. You may view this information on your statement or in your secure online banking session by clicking "View Monthly Service Fee" on the left-hand navigation bar. If you'd like to schedule an account review or to learn about other accounts or services we offer, please contact Wells Fargo at 1-800-225-5935 or visit your local Wells Fargo store!

## Activity summary

Beginning balance on 12/1	\$176.53
Deposits/Credits	4,826.12
Withdrawals/Debits	- 3,134.95
<b>Ending balance on 12/31</b>	<b>\$1,867.70</b>
Average ledger balance this period	\$388.96

Account number: 1891211052

**MY CONSULTING GROUP LLC**

New Jersey account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 021200025

For Wire Transfers use

Routing Number (RTN): 121000248





**Overdraft Protection**

Your account is linked to the following for Overdraft Protection:

- Savings - 000002401065764

**Transaction history**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
12/2		Online Transfer to Dear J Ref #lberybb3Zn Way2Save Checking Via Mobile		70.00	106.53
12/3		Forfe Funding 131202 (469) 675-9920 My Consulting Group, L	1,866.00		
12/3		Online Transfer Ref #lbec96W3Db to VISA Via Mobile		200.00	
12/3		Online Transfer to Abdullah M Ref #lbe5H3Vvwf Way2Save Checking Via Mobile		800.00	
12/3		Online Transfer to Dear J Ref #lbec96W3Hh Way2Save Checking Via Mobile		50.00	
12/3		Online Transfer to Dear J Ref #lbeqvdx36L Way2Save Checking Via Mobile		250.00	672.53
12/5		Online Transfer Ref #lbeq68Rqlh to VISA XXXXXXXXXXXX5173 on 12/04/13		200.00	472.53
12/9		Online Transfer Ref #lbe5H5Bhkt to VISA XXXXXXXXXXXX5173 on 12/08/13		200.00	272.53
12/10		ACH Direct Inc. ACH Fees 131209 3667292 My Consulting Group, L		19.95	252.58
12/12		Online Transfer to Dear J Ref #lbeqvh3N6x Way2Save Checking Via Mobile		100.00	152.58
12/16		Recurring Transfer to My Consulting Group L Business Market Rate Savings Ref #Ope8D8Dhix xxxxxx5764		150.00	2.58
12/19		Online Transfer From My Consulting Group LI Business Market Rate Savings xxxxxx5764 Ref #lbetrlgfmnd on 12/19/13	150.00		
12/19		Online Transfer to Dear J Way2Save Checking xxxxxxxx9839 Ref #lbeq6Dgqj5 on 12/19/13		70.00	82.58
12/20		First Data Merch Fdms ACH A 1266764 My Consulting Group LI	944.12		1,026.70
12/23		Online Transfer to Abdullah M Way2Save Checking xxxxxxxx9826 Ref #lbeq3GL9Np on 12/20/13		600.00	426.70
12/27		Online Transfer to Abdullah M Ref #lbec9Dtskg Way2Save Checking Via Mobile		325.00	101.70
12/31		Forfe Funding 131230 (469) 675-9920 My Consulting Group, L	1,866.00		
12/31		Online Transfer to Dear J Way2Save Checking xxxxxxxx9839 Ref #lbe2L98Znp on 12/31/13		100.00	1,867.70
<b>Ending balance on 12/31</b>					<b>1,867.70</b>
<b>Totals</b>			<b>\$4,826.12</b>	<b>\$3,134.95</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 12/01/2013 - 12/31/2013	Standard monthly service fee \$14.00	You paid \$0.00
<b>How to avoid the monthly service fee (complete 1 AND 2)</b>		
1) Have any ONE of the following account requirements	Minimum required	This fee period
• Average ledger balance	\$7,500.00	\$389.00 <input type="checkbox"/>
• Qualifying transaction from a linked Wells Fargo Business Payroll Services account	1	0 <input type="checkbox"/>
• Qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 <input type="checkbox"/>
• Automatic transfer to an eligible Wells Fargo business savings account	\$150.00	\$150.00 <input checked="" type="checkbox"/>





**Monthly service fee summary (continued)**

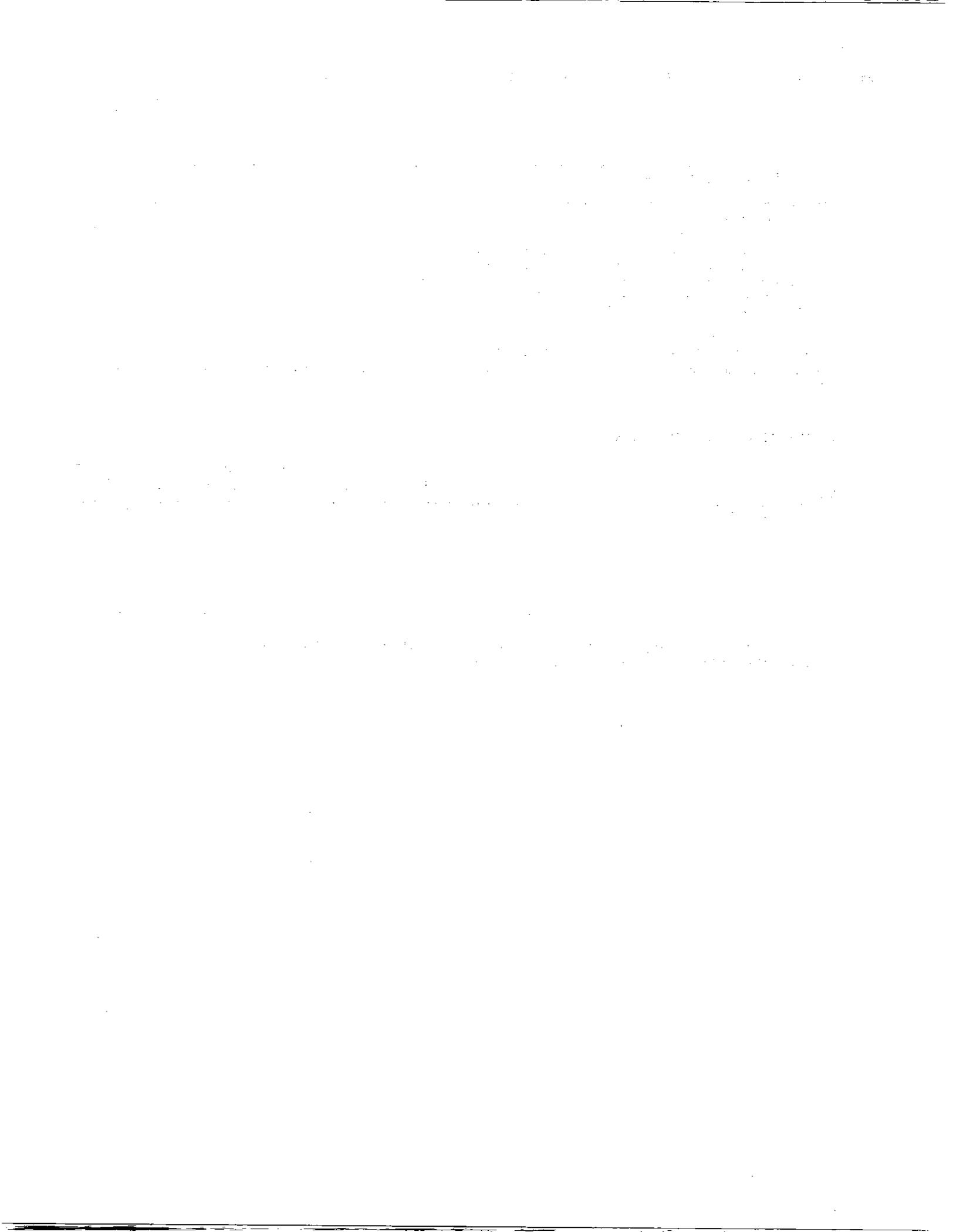
How to avoid the monthly service fee (complete 1 AND 2)	Minimum required	This fee period
<ul style="list-style-type: none"> <li>· Linked Direct Pay Service through Wells Fargo Business Online</li> <li>· Combined balances in linked accounts, which may include                             <ul style="list-style-type: none"> <li>- Average ledger balances in business checking, savings, and time accounts</li> <li>- Most recent statement balances of: business credit card, Wells Fargo Express Equity<sup>®</sup> and BusinessLine<sup>®</sup> lines of credit, Wells Fargo BusinessLoan<sup>®</sup> term loan</li> <li>- Average daily balances from previous month in business PrimeLine<sup>®</sup> line of credit and Business PrimeLoan<sup>SM</sup> account, Wells Fargo Express Equity<sup>®</sup>, SBA, and Equipment Express<sup>®</sup> loans</li> </ul> </li> </ul>	1 \$10,000.00	0 <input type="checkbox"/> <input type="checkbox"/>
2) Complete the package requirements <ul style="list-style-type: none"> <li>· Have qualifying linked accounts or services in separate categories*</li> </ul>	3	<input checked="" type="checkbox"/>

\*Includes Wells Fargo business accounts and services such as debit card, savings accounts, active Online Banking, credit card, loans and lines of credit.  
C2/C2

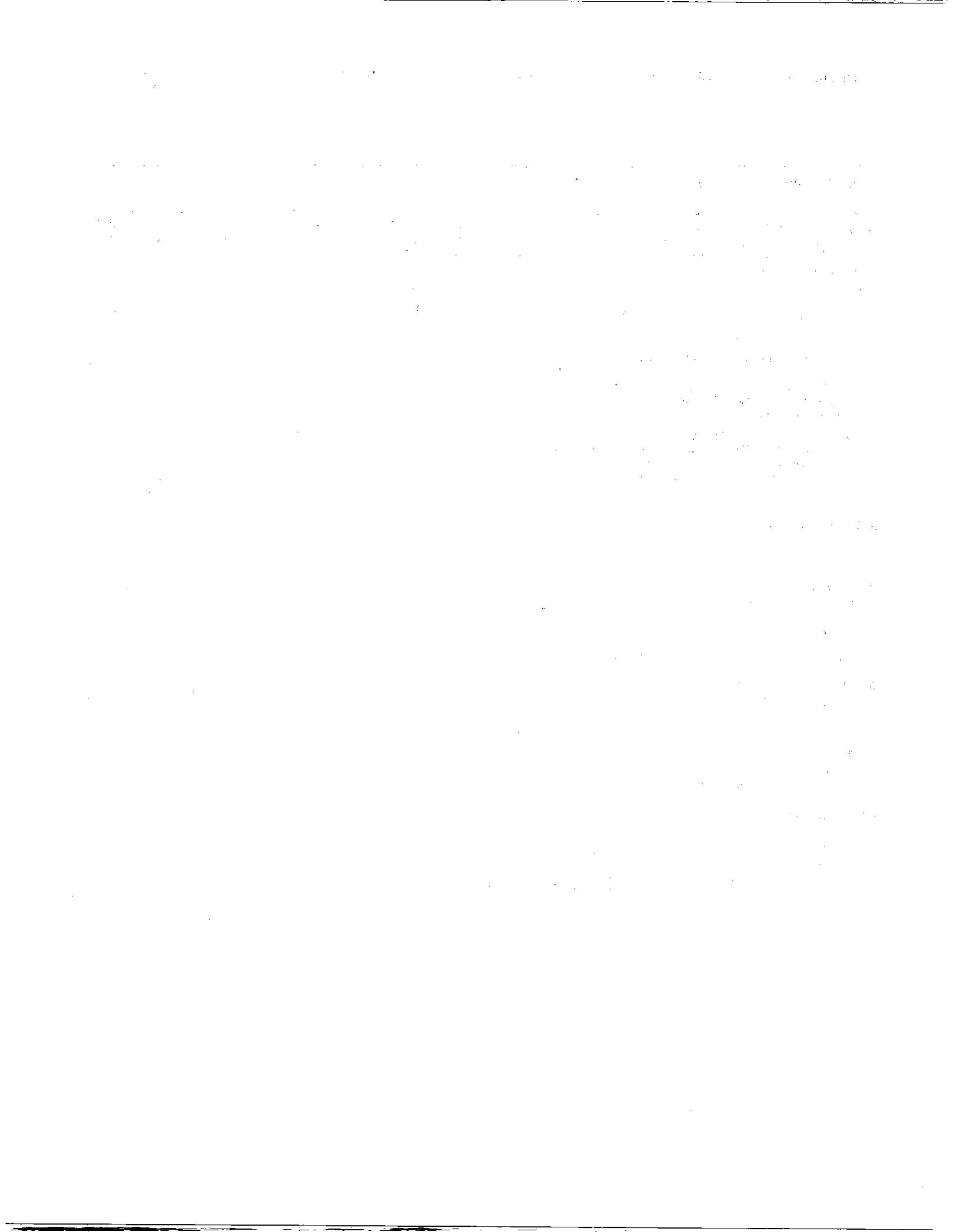
**Account transaction fees summary**

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Transactions	4	200	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.







# Gold Business Services Package

Account number: 1891211052 ■ November 1, 2013 - November 30, 2013 ■ Page 1 of 4

WELLS  
FARGO

MY CONSULTING GROUP LLC  
897 W BIRDIE LN  
MAGNOLIA DE 19962-3113

## 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. (347)  
P.O. Box 6995  
Portland, OR 97228-6995

## Your Business and Wells Fargo

Applying for financing can seem like a numbers game of credit scores and financial statements. Find out what lenders are really looking for at [wellsfargobusinessinsights.com/lenders](http://wellsfargobusinessinsights.com/lenders).

## Account options

A check mark in the box indicates you have these convenient services with your account. 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 11/1	\$1,219.83
Deposits/Credits	1,734.23
Withdrawals/Debits	- 2,777.53
<b>Ending balance on 11/30</b>	<b>\$176.53</b>
Average ledger balance this period	\$654.34

Account number: 1891211052

**MY CONSULTING GROUP LLC**

*New Jersey account terms and conditions apply*

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 021200025

For Wire Transfers use

Routing Number (RTN): 121000248

## Overdraft Protection

Your account is linked to the following for Overdraft Protection:

■ Savings - 000002401065764





**Transaction history**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
11/4		Online Transfer to Abdullah M Ref #lbetr73Lmq Way2Save Checking Via Mobile		500.00	719.83
11/6		Online Transfer to Dear J Ref #lbexn95Dn7 Way2Save Checking Via Mobile		200.00	
11/6		Online Transfer Ref #lbeg5Zpb85 to VISA XXXXXXXXXXXX5173 on 11/06/13		250.00	269.83
11/12		ACH Direct Inc. ACH Fees 131110 3617841 My Consulting Group, L		20.53	249.30
11/14		Financial Educat Payroll 306442 Mustafah Abdullah	96.00		
11/14		Online Transfer Ref #lbe5Gwv3Ht to VISA XXXXXXXXXXXX5173 on 11/14/13		100.00	245.30
11/15		Recurring Transfer to My Consulting Group L Business Market Rate Savings Ref #Ope5Gx6MH5 xxxxxx5764		150.00	95.30
11/20		First Data Merch Fdms Agent 1263496 My Consulting Group LI	1,638.23		
11/20		Online Transfer Ref #lbeqv9Jfdp to VISA Via Mobile		207.00	1,526.53
11/27		Online Transfer to Abdullah M Way2Save Checking xxxxxxxx9826 Ref #lbec954Zdb on 11/27/13		1,200.00	326.53
11/29		Online Transfer Ref #lbeqvc9Qhr to VISA Via Mobile		100.00	
11/29		Online Transfer to Dear J Ref #lbe2Kytg7G Way2Save Checking Via Mobile		50.00	176.53
<b>Ending balance on 11/30</b>					<b>176.53</b>
<b>Totals</b>			<b>\$1,734.23</b>	<b>\$2,777.53</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 11/01/2013 - 11/30/2013	Standard monthly service fee \$14.00	You paid \$0.00
<b>How to avoid the monthly service fee (complete 1 AND 2)</b>	<b>Minimum required</b>	<b>This fee period</b>
1) Have any ONE of the following account requirements		
• Average ledger balance	\$7,500.00	\$654.00 <input type="checkbox"/>
• Qualifying transaction from a linked Wells Fargo Business Payroll Services account	1	0 <input type="checkbox"/>
• Qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 <input type="checkbox"/>
• Automatic transfer to an eligible Wells Fargo business savings account	\$150.00	\$150.00 <input checked="" type="checkbox"/>
• Linked Direct Pay Service through Wells Fargo Business Online	1	0 <input type="checkbox"/>
• Combined balances in linked accounts, which may include	\$10,000.00	<input type="checkbox"/>
- Average ledger balances in business checking, savings, and time accounts		
- Most recent statement balances of: business credit card, Wells Fargo Express Equity <sup>®</sup> and BusinessLine <sup>®</sup> lines of credit, Wells Fargo BusinessLoan <sup>®</sup> term loan		
- Average daily balances from previous month in business PrimeLine <sup>®</sup> line of credit and Business PrimeLoan <sup>™</sup> account, Wells Fargo Express Equity <sup>®</sup> , SBA, and Equipment Express <sup>®</sup> loans		
2) Complete the package requirements		
• Have qualifying linked accounts or services in separate categories*	3	<input checked="" type="checkbox"/>

\*Includes Wells Fargo business accounts and services such as debit card, savings accounts, active Online Banking, credit card, loans and lines of credit.  
C2/C2

1. The first part of the document discusses the importance of maintaining accurate records of all transactions.

2. It is essential to ensure that all entries are supported by proper documentation and receipts.

3. Regular audits should be conducted to verify the accuracy of the records and identify any discrepancies.

4. The second part of the document outlines the procedures for handling customer complaints and inquiries.

5. All complaints should be addressed promptly and professionally, with a focus on resolving the issue to the customer's satisfaction.

6. It is important to maintain a positive attitude and provide excellent customer service at all times.

7. The third part of the document details the process for managing inventory and stock levels.

8. Regular inventory checks should be performed to ensure that stock levels are accurate and up-to-date.

9. Proper inventory management is crucial for ensuring that products are available when needed.

10. The fourth part of the document discusses the importance of maintaining accurate financial records.

11. All financial transactions should be recorded accurately and in a timely manner.

12. Regular financial reviews should be conducted to ensure that the records are accurate and complete.

13. The fifth part of the document outlines the procedures for handling payroll and employee benefits.

14. All payroll transactions should be processed accurately and on time.

15. It is important to ensure that all employees receive their benefits and compensation as outlined in their contracts.



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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>
Transactions	3	200	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.





