

Wells Fargo Business Choice Checking

October 31, 2020 ■ Page 1 of 7



ALFRED L LOPEZ
DBA LOPEZ LANDSCAPE CONSTRUCTION
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FRESNO CA 93705-1711

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

Write: Wells Fargo Bank, N.A. (114)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

Visit wellsfargoworks.com to explore videos, articles, infographics, interactive tools, and other resources on the topics of business growth, credit, cash flow management, business planning, technology, marketing, and more.

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



IMPORTANT ACCOUNT INFORMATION

We're making important changes to the terms and conditions of several of our accounts. If these changes affect you, a detailed message is included below your transaction detail for each impacted account.

Statement period activity summary

Beginning balance on 10/1	\$87.62
Deposits/Credits	9,538.39
Withdrawals/Debits	- 6,727.77
Ending balance on 10/31	\$2,898.24
Average ledger balance this period	\$2,414.83

Account number: **9636286743**

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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

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
10/2		Purchase authorized on 09/30 McDonald's M7116 O Fresno CA S300274545247813 Card 7422		1.08	86.54
10/5		Purchase authorized on 10/01 McDonald's F32974 San Jose CA S300275711174400 Card 7422		1.10	
10/5		Purchase authorized on 10/04 McDonald's F11496 Fresno CA S460278582891365 Card 7422		4.85	80.59
10/6		Purchase authorized on 10/04 Carls Jr 1107547 Fresno CA S460278578685954 Card 7422		5.51	
10/6		Purchase authorized on 10/05 Foodmaxx #403 F Fresno CA P0000000583268327 Card 7422		33.84	41.24
10/7		Purchase authorized on 10/05 McDonald's F7932 Fresno CA S580279636457192 Card 7422		1.08	
10/7		Purchase authorized on 10/05 McDonald's F7818 Fresno CA S380279714296846 Card 7422		1.08	
10/7		Purchase authorized on 10/06 Chevron 0380310 Fresno CA S460280706320580 Card 7422		1.50	37.58
10/8		Purchase authorized on 10/06 McDonald's M7116 O Fresno CA S380280556453206 Card 7422		7.02	
10/8		Purchase authorized on 10/07 McDonald's F11496 Fresno CA S300281482292490 Card 7422		1.08	
10/8		Purchase authorized on 10/07 McDonald's F11496 Fresno CA S300281801545365 Card 7422		1.08	28.40
10/9		Purchase authorized on 10/08 McDonald's F11496 Fresno CA S380282496058972 Card 7422		1.08	27.32
10/13		Purchase authorized on 10/08 McDonald's M6222 O Fresno CA S300282540092030 Card 7422		1.08	
10/13		Purchase authorized on 10/09 McDonald's F11496 Fresno CA S580283508365055 Card 7422		1.08	
10/13		Purchase authorized on 10/09 McDonald's F11496 Fresno CA S380283601014994 Card 7422		5.94	
10/13		Purchase authorized on 10/09 McDonald's F11496 Fresno CA S300283679979928 Card 7422		1.08	
10/13		Purchase authorized on 10/09 McDonald's F11496 Fresno CA S300283806354973 Card 7422		10.25	
10/13		Purchase authorized on 10/11 McDonald's M6222 O Fresno CA S460285537131973 Card 7422		1.08	
10/13		Purchase authorized on 10/12 McDonald's F11496 Fresno CA S460286499342087 Card 7422		1.08	
10/13		Purchase authorized on 10/12 McDonald's F11496 Fresno CA S580286607810023 Card 7422		1.08	
10/13		Purchase authorized on 10/12 McDonald's F11496 Fresno CA S460286660178552 Card 7422		1.08	
10/13		Purchase authorized on 10/12 McDonald's F11496 Fresno CA S380286751775845 Card 7422		1.08	2.49
10/15		Edeposit IN Branch/Store 10/15/20 02:51:48 Pm 2508 W Shaw Ave Fresno CA 9636286743	7,454.39		7,456.88
10/16		ATM Cash Deposit on 10/15 2508 W Shaw Ave Fresno CA 0001283 ATM ID 0171B Card 7422	500.00		
10/16		Purchase authorized on 10/15 McDonald's F11496 Fresno CA S460289543391241 Card 7422		1.08	
10/16		Recurring Payment authorized on 10/16 Microsoft*Microsof Msbill.Info WA S300290260646344 Card 7422		6.99	7,948.81
10/19		Purchase Return authorized on 10/16 Dahl's Equipment R 408-2921888 CA S380290814550101 Card 7422	250.00		



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>
10/19		Recurring Payment authorized on 10/16 Tmobile*Auto Pay 800-937-8997 WA S580290360747160 Card 7422		50.00	
10/19		Purchase authorized on 10/16 Dahl's Equipment R 408-2921888 CA S380290578649653 Card 7422		500.00	
10/19		Purchase authorized on 10/17 McDonald's F11496 Fresno CA S380291525612737 Card 7422		1.08	
10/19		Purchase authorized on 10/17 McDonald's F36285 Los Banos CA S300291582915677 Card 7422		4.89	
10/19		Purchase authorized on 10/17 Diccico's Fresno CA S460292174969592 Card 7422		33.74	
10/19		Purchase authorized on 10/18 McDonald's F11496 Fresno CA S580292714242561 Card 7422		1.08	
10/19		Purchase authorized on 10/18 Red Carpet Car Was Fresno CA S380292725155203 Card 7422		15.49	
10/19		Purchase authorized on 10/18 USPS KIOSK 05289 1900 E S Fresno CA P00580292757494999 Card 7422		1.10	
10/19		ATM Withdrawal authorized on 10/18 4472 W Shaw Ave Suite 101 Fresno CA 0002695 ATM ID 9958T Card 7422		800.00	6,791.43
10/20		Purchase authorized on 10/18 Elite Acceptance 916-4868178 CA S460292639894001 Card 7422		436.95	
10/20		Purchase authorized on 10/18 McDonald's M7116 O Fresno CA S300292652479127 Card 7422		1.08	
10/20		Purchase authorized on 10/18 McDonald's M6222 O Fresno CA S380293177099328 Card 7422		1.08	
10/20		Purchase authorized on 10/19 Angry Chickz Fresno CA S300294055013908 Card 7422		29.69	6,322.63
10/21		Purchase authorized on 10/19 Taco Bell 032530 Fresno CA S580294065458411 Card 7422		13.90	
10/21		Purchase authorized on 10/20 McDonald's F11496 Fresno CA S460294524133704 Card 7422		1.08	
10/21		Purchase authorized on 10/20 McDonald's F11496 Fresno CA S300294790920672 Card 7422		1.08	6,306.57
10/22		Purchase authorized on 10/21 McDonald's F11496 Fresno CA S460295479099742 Card 7422		1.08	
10/22		Purchase authorized on 10/21 McDonald's F11496 Fresno CA S580296181983724 Card 7422		3.66	
10/22		Withdrawal Made In A Branch/Store		4,100.00	2,201.83
10/23		SSA Treas 310 Xxsoc Sec 102320 xxxxx1889A SSA Alfred L Lopez	36.00		
10/23		Purchase authorized on 10/21 McDonald's F12464 Gilroy CA S580295726379976 Card 7422		1.09	
10/23		Purchase authorized on 10/22 McDonald's F11496 Fresno CA S460296598468278 Card 7422		1.08	
10/23		Purchase authorized on 10/22 Berkshire Hathaway 844-472-0967 PA S580296726087809 Card 7422		165.04	2,070.62
10/26		Recurring Payment authorized on 10/22 Adobe Acropro Subs 408-536-6000 CA S460296584869844 Card 7422		14.99	
10/26		Purchase authorized on 10/22 USAA Insurance Pay 800-531-8111 TX S380296721396375 Card 7422		263.43	
10/26		Purchase authorized on 10/23 McDonald's M7116 O Fresno CA S300297736081114 Card 7422		1.08	
10/26		Purchase authorized on 10/23 Foodmaxx #403 F Fresno CA P00000000371693144 Card 7422		2.99	
10/26		Purchase authorized on 10/23 McDonald's F11496 Fresno CA S300298066938507 Card 7422		14.67	
10/26		Purchase authorized on 10/24 McDonald's F11496 Fresno CA S380298678451252 Card 7422		1.08	
10/26		Purchase authorized on 10/24 McDonald's F11496 Fresno CA S380299067528271 Card 7422		14.78	
10/26		Purchase authorized on 10/24 Taco Bell 032529 Fresno CA S300299208583220 Card 7422		7.33	1,750.27
10/27		Purchase authorized on 10/25 McDonald's F11496 Fresno CA S580299829708759 Card 7422		1.08	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
10/27		Purchase authorized on 10/25 Sonic Drive IN #63 Fresno CA S380300158164492 Card 7422		4.31	
10/27		Purchase authorized on 10/26 McDonald's F11496 Fresno CA S300300768556879 Card 7422		1.08	
10/27		Purchase authorized on 10/26 Readers3402067 Readers.Com IN S380300846534938 Card 7422		28.19	1,715.61
10/28		SSA Treas 310 Xxsoc Sec 102820 xxxxx1889A SSA Alfred L Lopez	1,298.00		
10/28		Recurring Payment authorized on 10/26 Adobe Acropro Subs 408-536-6000 CA S300300413896810 Card 7422		14.99	
10/28		Purchase authorized on 10/27 McDonald's F11496 Fresno CA S300301704449709 Card 7422		1.08	
10/28		Purchase authorized on 10/27 McDonald's F11496 Fresno CA S380301741787270 Card 7422		1.08	
10/28		Purchase authorized on 10/27 McDonald's F11496 Fresno CA S460301792081867 Card 7422		1.08	
10/28		Mdg USA Inc. Payment 201027 15893846 Alfred Lopez		84.18	2,911.20
10/29		Purchase authorized on 10/28 McDonald's M2606 O Fresno CA S380302455629609 Card 7422		11.88	2,899.32
10/30		Purchase authorized on 10/29 McDonald's F11496 Fresno CA S460303838627223 Card 7422		1.08	2,898.24
Ending balance on 10/31					2,898.24
Totals			\$9,538.39	\$6,727.77	

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, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/01/2020 - 10/31/2020	Standard monthly service fee \$14.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
- Average ledger balance	\$7,500.00	\$2,415.00 <input type="checkbox"/>
- A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 <input type="checkbox"/>
- Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	62 <input checked="" type="checkbox"/>
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	1 <input checked="" type="checkbox"/>
- Combined balance in linked accounts, which may include	\$10,000.00	<input type="checkbox"/>
- Average ledger balance in business checking, savings, and Time Accounts (Cds)		
- Most recent statement balance in eligible Wells Fargo business credit cards and lines of credit, and combined average daily balance from the previous month in eligible Wells Fargo business and commercial loans and lines of credit		
- For complete details on how you can avoid the monthly service fee based on your combined balances please refer to page 10 of the Business Account Fee and Information Schedule at www.wellsfargo.com/biz/fee-information		

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.

wxxwx



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 (\$)	500	7,500	0	0.0030	0.00
Transactions	5	200	0	0.50	0.00
Total service charges					\$0.00

IMPORTANT ACCOUNT INFORMATION:

As a valuable customer, your monthly service fee for this Business Choice Checking account will be waived beginning November 9, 2020 for twelve consecutive fee periods. If you have converted or choose to convert this Business Choice Checking account to another checking account type at any time, this waiver will not be applied to that account. The terms of that new account, including the applicable monthly service fee and options to avoid the fee, will immediately apply.

Thank you for being a valuable customer. If you have any questions about this change, please contact your local banker or call the number listed on your statement. Please note the Business Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

IMPORTANT ACCOUNT INFORMATION:

Your Wells Fargo Business Choice Checking account is changing.

Effective with the fee period beginning after October 8, 2020, the current options to avoid the \$14 monthly service fee, as displayed in the monthly service fee summary section of this statement above, will no longer be available. Once these changes are effective, the monthly service fee can be avoided with ONE of the following new options each fee period:

- Maintain a \$500 minimum daily balance
- Maintain a \$1,000 average ledger balance

If you do not meet one of the options above, the monthly service fee will be charged for fee periods ending on or after November 9, 2020.

In addition, effective with the fee period beginning after October 8, 2020, other features of your account will change:

- Your account will continue to include 200 Transactions at no charge each fee period. The fee for Transactions over 200 each fee period remains at \$0.50 each.
- The definition of Transactions is changing to include all checks deposited and all withdrawals or debits posted to your account, including paper and electronic, except debit card purchases and debit card payments.

Fee Period: The fee period is the period used to calculate monthly fees. Your statement includes a monthly service fee summary with the dates of the fee period. The monthly service fee summary is also available through Wells Fargo Business Online® or Wells Fargo Mobile®.

What remains the same:

- You can continue to use your debit card.
- The Business Fee and Information Schedule and Deposit Account Agreement, as amended, continue to apply.

If you have questions about these changes, please contact your local banker or call the number listed on this statement.



Thank you for banking with Wells Fargo. We appreciate your business.



IMPORTANT ACCOUNT INFORMATION

Effective on or after November 30, 2020, (1) Wells Fargo branches will no longer be able to issue Wells Fargo Instant Issue Debit Cards and/or Business Instant Issue Debit Cards in certain circumstances, and (2) Wells Fargo branches in the states of South Carolina and Washington will no longer be able to issue Wells Fargo Instant Issue Debit Cards, Wells Fargo Business Instant Issue Debit Cards, and/or EasyPay Instant Cards. If you need a replacement card, you may request one by signing on to Wells Fargo Online® or calling the number on your statement. Once requested, replacement cards typically arrive in 5 to 7 calendar days. If you previously added your current Wells Fargo Debit Card or EasyPay Card to your Wells Fargo-supported digital wallet, you may continue to make purchases and access Wells Fargo ATMs using your digital wallet while you wait for your replacement card to arrive. For more details on digital wallets, please visit wellsfargo.com/mobile/payments.

IMPORTANT ACCOUNT INFORMATION

Regulation D and Wells Fargo withdrawal and transfer restrictions on all savings accounts have been discontinued.

The Federal Reserve Board recently removed Regulation D's six transaction limit on certain withdrawals and transfers from savings accounts, and allowed banks to suspend enforcement of that limit at each bank's discretion. Your Deposit Account Agreement states that both Regulation D and Wells Fargo limit certain types of withdrawals and transfers from a savings account to a combined total of six per monthly fee period. This message is to advise you that these limits were removed in May 2020. We have also discontinued charging the related excess activity fees, and have ceased account conversions and account closures related to the six withdrawal or transfer limit.

While it will take a period of time to update our disclosures and other materials, the changes described above apply to your account immediately and allow you to make withdrawals and transfers, including online and mobile, from your savings account without regard to the previous limit of six transactions. If you have any questions about your account, please call the phone number at the top of your statement or visit your Wells Fargo branch.

