

Wells Fargo Opportunity CheckingSM

September 22, 2020 ■ Page 1 of 8



JASMINE MCCLEARY
770 PEPPERWOOD ST
COLTON CA 92324-7506

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

Online: wellsfargo.com

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

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>



IMPORTANT ACCOUNT INFORMATION

Please review an important message about changes we are making to your Opportunity Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 8/22	\$234.70
Deposits/Additions	2,730.11
Withdrawals/Subtractions	- 2,964.81
Closing balance on 9/16	\$0.00

Account number: **1645873439**

JASMINE MCCLEARY

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

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/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
8/24		Money Transfer authorized on 08/23 From Jasmine McCleary CA S00300237121489948 Card 3797	68.95		
8/24		Money Transfer authorized on 08/24 From Ls Financing Inc CA S00460237779126595 Card 3797	100.00		
8/24		Money Transfer authorized on 08/24 From Jasmine McCleary CA S00580238028274801 Card 3797	29.55		
8/24		Purchase authorized on 08/20 Chevron 0096091 Fullerton CA S580234148979468 Card 3797		9.40	
8/24		Purchase authorized on 08/21 Cash App*Charlie J 8774174551 CA S380235069864006 Card 3797		5.00	
8/24		Purchase authorized on 08/21 Ono-039 (Rialto) Rialto CA S300235144442533 Card 3797		27.31	
8/24		Non-WF ATM Withdrawal authorized on 08/21 3993 N Sierra Ave San Bernardin CA 00580235212167268 ATM ID 7E006831 Card 3797		43.50	
8/24		Non-Wells Fargo ATM Transaction Fee		2.50	
8/24		Purchase authorized on 08/21 Sq *Temple 877-417-4551 CA S460235218630010 Card 3797		30.00	
8/24		Purchase authorized on 08/21 Google *Playstudio G.CO/Helpay# CA S580235247140976 Card 3797		2.99	
8/24		Purchase authorized on 08/21 Google*Playstudios Internet CA S580235247469407 Card 3797		9.99	
8/24		Purchase authorized on 08/22 Colton Inn Colton CA S300234751489450 Card 3797		70.00	
8/24		Purchase authorized on 08/22 Colton Inn Colton CA S460235648296700 Card 3797		72.60	
8/24		Purchase authorized on 08/22 Arco #42086 Ampm Colton CA P0000000675283900 Card 3797		3.04	
8/24		Purchase authorized on 08/22 Arco #42086 Ampm Colton CA P0000000875434119 Card 3797		17.96	
8/24		Purchase authorized on 08/23 Food Plus Palmdale CA P0000000232872574 Card 3797		31.00	107.91
8/25		ATM Cash Deposit on 08/25 22456 Barton Road Grand Terrace CA 0002315 ATM ID 4264V Card 3797	5.00		
8/25		Purchase authorized on 08/23 Quadpay* Quadpay A Httpswww.Quad NY S580237123218521 Card 3797		18.15	
8/25		Purchase authorized on 08/23 Quadpay* Quadpay A Httpswww.Quad NY S460237123597678 Card 3797		8.75	
8/25		Purchase authorized on 08/23 Quadpay* Quadpay A Httpswww.Quad NY S380237141499926 Card 3797		9.00	
8/25		Non-WF ATM Withdrawal authorized on 08/25 2005 E Washington St Colton CA 00380238276016586 ATM ID CA0678 Card 3797		13.00	
8/25		Non-Wells Fargo ATM Transaction Fee		2.50	61.51
8/26		Card Final Credit 20826206692	109.04		
8/26		Purchase authorized on 08/24 Google*Playstudios Internet CA S460237805898102 Card 3797		4.99	
8/26		Purchase authorized on 08/24 Colton Inn Colton CA S460237848860549 Card 3797		72.60	
8/26		Purchase authorized on 08/24 Pizza Hut 024870 Https://lpcha CA S380238111913482 Card 3797		16.80	
8/26		Purchase authorized on 08/24 76 - DBA Colton Su Colton CA S300238141511601 Card 3797		23.41	

Transaction history (continued)

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
8/26		Purchase authorized on 08/25 Quadpay* Quadpay A Httpswww.Quad NY S380238614495090 Card 3797		18.15	34.60
8/27		Check Fraud Claim Credit	150.00		
8/27		Purchase authorized on 08/26 Cash App* Jasmine M 8774174551 CA S580240033687810 Card 3797		29.12	
8/27		Purchase authorized on 08/26 Doordash* McDonalds WWW.Doordash. CA S460240039436441 Card 3797		19.05	
8/27		Non-WF ATM Withdrawal authorized on 08/26 1000 E Washington St Colton CA 00380240125205348 ATM ID E233393 Card 3797		22.50	
8/27		Non-Wells Fargo ATM Transaction Fee		2.50	
8/27		Purchase authorized on 08/26 4 Bros Liquor & Market Colton CA P0000000332601710 Card 3797		32.90	
8/27		Purchase authorized on 08/27 Shell Service Station Beaumont CA P00580240297959269 Card 3797		3.63	74.90
8/28		Card Final Credit 10828208242	80.00		
8/28		Credit for Overdraft Fees	17.50		
8/28		Card Final Credit 10828208244	75.80		
8/28		Purchase authorized on 08/27 Arco #42004 Ampm Fullerton CA P00000000530977898 Card 3797		28.32	
8/28		Purchase authorized on 08/28 WM Superc Wal-Mart Sup Colton CA P00000000589324527 Card 3797		1.12	
8/28		Purchase authorized on 08/28 Target T- 499 W Orange San Bernardin CA P00000000474854229 Card 3797		74.75	
8/28		Purchase authorized on 08/28 Sunny Beauty Supply&Sal Colton CA P00460241747723506 Card 3797		61.92	
8/28		Earnin to Tip Jar xxxxx2613 Jasmine McCleary		10.00	72.09
8/31		ATM Cash Deposit on 08/31 22456 Barton Road Grand Terrace CA 0003922 ATM ID 4264V Card 3797	20.00		
8/31		ACH Claim# 2020082681969	87.00		
8/31		Money Transfer authorized on 08/31 From Mendoza Patricia CA S00460244838264331 Card 3797	49.50		
8/31		Money Transfer authorized on 08/31 From Collectagent Gasbuddy NY S00380244840118561 Card 3797	45.46		
8/31		Money Transfer authorized on 08/31 From Jasmine McCleary CA S00460244841075877 Card 3797	25.02		
8/31		Purchase authorized on 08/28 Jack IN The Box 32 Colton CA S380241630319678 Card 3797		17.29	
8/31		Purchase authorized on 08/28 Circle K Colton CA S460241749158457 Card 3797		20.48	
8/31		Purchase authorized on 08/28 McDonald's F5975 Colton CA S460241783796147 Card 3797		3.23	
8/31		Purchase authorized on 08/28 Colton Inn Colton CA S460241846445002 Card 3797		30.00	
8/31		Recurring Payment authorized on 08/29 Quadpay* Quadpay A Httpswww.Quad NY S300242664746487 Card 3797		8.04	
8/31		Purchase authorized on 08/29 Denny's #7992 Onli 999-999-9999 CA S580242680329436 Card 3797		21.00	
8/31		Purchase authorized on 08/29 McDonald's F5975 Colton CA S380243234219427 Card 3797		1.08	197.95
9/1		ATM Cash Deposit on 09/01 22456 Barton Road Grand Terrace CA 0004187 ATM ID 4264V Card 3797	360.00		
9/1		Recurring Payment authorized on 08/31 Quadpay* Quadpay A Httpswww.Quad NY S380244650335768 Card 3797		8.75	
9/1		Purchase authorized on 08/31 Google *Playstudio G.CO/Helppay# CA S300244816418884 Card 3797		5.99	
9/1		Purchase authorized on 08/31 Quadpay* Quadpay A Httpswww.Quad NY S580244828780904 Card 3797		8.75	
9/1		Recurring Payment authorized on 08/31 Quadpay* Quadpay A Httpswww.Quad NY S580244828936334 Card 3797		8.75	
9/1		Purchase authorized on 08/31 Quadpay* Quadpay A Httpswww.Quad NY S580244829142979 Card 3797		8.75	

Transaction history (continued)

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
9/1		Purchase authorized on 08/31 Quadpay* Quadpay A Httpswww.Quad NY S380244843006294 Card 3797		18.15	
9/1		Purchase authorized on 08/31 Quadpay* Quadpay A Httpswww.Quad NY S460244843504620 Card 3797		18.15	
9/1		Purchase authorized on 08/31 Splash Car Wash Riverside CA S580245012880727 Card 3797		14.00	
9/1		Purchase authorized on 08/31 Cash App*Lacey Cha 8774174551 CA S300245063937182 Card 3797		15.00	
9/1		Purchase authorized on 08/31 Target T- 499 W Orange San Bernardin CA P00000000577819665 Card 3797		65.92	
9/1		Purchase authorized on 09/01 4 Bros Liquor & Market Colton CA P00000000270336383 Card 3797		44.31	341.43
9/2		Money Transfer authorized on 09/01 From Jasmine McCleary CA S00580246199275184 Card 3797	25.27		
9/2		Clerkie Credit 5F4E93Be927F4Ef26Fb3220B/ CA S380244660280672 Card 3797	50.00		
9/2		Purchase authorized on 08/31 Denny's #7992 Onli 999-999-9999 CA S380244660280672 Card 3797		11.29	
9/2		Purchase authorized on 08/31 McDonald's F5975 Colton CA S580245000458752 Card 3797		13.44	
9/2		Recurring Payment authorized on 08/31 Quadpay* Quadpay A Httpswww.Quad NY S460245097384833 Card 3797		18.15	
9/2		Purchase authorized on 08/31 Google* Playstudio 650-2530000 CA S300245240506963 Card 3797		3.99	
9/2		Purchase authorized on 08/31 Google* Playstudio 650-2530000 CA S580245240845751 Card 3797		4.99	
9/2		Purchase authorized on 08/31 Google* Playstudio 650-2530000 CA S380245242589025 Card 3797		2.99	
9/2		Purchase authorized on 09/01 Doordash*Castaneda WWW.Doordash. CA S580245294845797 Card 3797		23.59	
9/2		Recurring Payment authorized on 09/01 Self Lender Scc 877-8830999 TX S580245298796820 Card 3797		31.20	
9/2		Purchase authorized on 09/01 Cash App*Jasmine M 8774174551 CA S460245333381495 Card 3797		2.99	
9/2		Purchase authorized on 09/01 Cash App*Christoph 8774174551 CA S300246021401597 Card 3797		20.00	
9/2		Recurring Payment authorized on 09/01 Quadpay* Quadpay A Httpswww.Quad NY S380246035277231 Card 3797		20.75	
9/2		Purchase authorized on 09/01 Cash App*Jasmine M 8774174551 CA S300246132726772 Card 3797		20.00	
9/2		Zelle to Daloc Poppy on 09/01 Ref #Pp08Rrsrc8		50.00	
9/2		Empower Transfer 200902 2764360973 Jasmine McCleary		25.00	168.32
9/3		Purchase authorized on 09/01 Colton Inn Colton CA S460245653677482 Card 3797		72.60	
9/3		Purchase authorized on 09/01 Clerkie 650-646-9662 CA S460245664605754 Card 3797		7.99	
9/3		Purchase authorized on 09/02 Doordash*Castaneda WWW.Doordash. CA S380246387125701 Card 3797		15.56	
9/3		Purchase authorized on 09/02 Cash App*Jasmine M 8774174551 CA S380246815844991 Card 3797		122.00	-49.83
9/4		Purchase authorized on 09/02 Doordash*Raising C WWW.Doordash. CA S380246783366365 Card 3797		18.86	-68.69
9/8		Card Final Credit 20904208814	75.80		
9/8		Money Transfer authorized on 09/05 From Jasmine McCleary CA S00300249793706343 Card 3797	4.60		
9/8		Money Transfer authorized on 09/05 From Jasmine McCleary CA S00300249794066864 Card 3797	1.59		
9/8		Earnin Wd Tip Jar xxxxx0204 Jasmine McCleary	10.00		
9/8		Purchase authorized on 09/05 DBA Colton Super Colton CA P00460249792680602 Card 3797		7.00	
9/8		Purchase authorized on 09/05 76 - DBA Colton Su Colton CA S460249795258436 Card 3797		6.30	10.00
9/9		Empower Transfer 200909 2799759296 Jasmine McCleary	25.00		35.00


Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/10		Zelle From Monique L Fisher on 09/09 Ref # Jpm432559492	25.00		
9/10		Money Transfer authorized on 09/10 From Jasmine McCleary CA S00300254795036848 Card 3797	5.45		65.45
9/11		Card Final Credit 20911204054	91.73		
9/11		Purchase authorized on 09/09 Cash App* Jasmine M 8774174551 CA S580254229493572 Card 3797		12.00	
9/11		Purchase authorized on 09/09 Cash App* Jasmine M 8774174551 CA S460254229719092 Card 3797		1.00	
9/11		Purchase authorized on 09/09 Cash App* Jasmine M 8774174551 CA S380254249961330 Card 3797		5.00	
9/11		ATM Withdrawal authorized on 09/11 22456 Barton Road Grand Terrace CA 0007537 ATM ID 4264V Card 4785		120.00	19.18
9/14		Card Provisional Credit 20911209530	399.00		
9/14		ATM Check Deposit on 09/12 Hemet Hemet CA 0002043 ATM ID 0794K Card 4785	300.00		
9/14		10914208507	18.75		
9/14		10914208507	18.75		
9/14		10914208507	18.75		
9/14		Card Provisional Credit 20914209378	72.60		
9/14		Purchase authorized on 09/10 Instacash Repaymen 8887046970 NY S460255209671677 Card 3797		7.00	
9/14		Purchase authorized on 09/11 Google *Playstudio G.CO/Helpay# CA S300255255348173 Card 3797		3.99	
9/14		Zelle to Daloc Poppy on 09/11 Ref #Pp08Tlcfj		50.00	
9/14		Zelle to Daloc Poppy on 09/11 Ref #Pp08Tlcy25		50.00	
9/14		ATM Withdrawal authorized on 09/12 6189 Magnolia Ave Riverside CA 0008720 ATM ID 9853A Card 4785		300.00	
9/14		Zelle to Daloc Poppy on 09/13 Ref #Pp08Tqcp79		204.50	
9/14		Zelle to Jackson Charlie Ref #Pp08Tswdc2		5.00	
9/14		Zelle to Jackson Charlie Ref #Pp08Tswmkf		1.00	
9/14		Zelle to Daloc Poppy on 09/13 Ref #Pp08Tbmtv		20.00	
9/14		Zelle to Daloc Poppy on 09/13 Ref #Pp08Tbtx38		40.00	
9/14		ATM Withdrawal authorized on 09/14 Hemet Hemet CA 0007851 ATM ID 2109R Card 4785		20.00	
9/14		Zelle to Daloc Poppy on 09/14 Ref #Pp08Twnlmg		16.00	
9/14		ATM Withdrawal authorized on 09/14 22456 Barton Road Grand Terrace CA 0008471 ATM ID 4264V Card 4785		120.00	9.54
9/15		Card Provisional Credit 10914208399	60.00		
9/15		Card Provisional Credit 20914209380	147.60		
9/15		Purchase Return authorized on 09/13 Quadpay* Quadpay A 833-782-3729 NY S620259544096655 Card 3797	2.40		
9/15		Card Final Credit 20904208812	155.00		
9/15		Zelle to Daloc Poppy on 09/14 Ref #Pp08Tz6x8C		20.00	
9/15		Empower Transfer 200915 2858333784 Jasmine McCleary		5.00	349.54
9/16		Account Transferred to 000002919707865		349.54	0.00
Ending balance on 9/22					0.00
Totals			\$2,730.11	\$2,964.81	

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.

Items returned unpaid

Date	Description	Amount
8/26	Dave, Inc Debit 5F450931902A903646Bf9Db8/ 6F9BF60B7D88A34 Reference # 084106760013930	10.00
8/31	Dave, Inc Debit 5F49050A523D069E944Aeb80/ E7C2763Fabf01F6 Reference # 084106760024930	18.99
9/8	Earnin to Tip Jar xxxxx7501 Jasmine McCleary Reference # 084106760037813	10.00
9/17	Clerkie Debit 5F60C1E7Efef91522Ed879Ce/ Reference # 084106760003068	25.00



Summary of Overdraft and Returned Item Fees

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$17.50
Total Returned Item Fees	\$0.00	\$70.00

Year-to-date totals reflect fees assessed or reversed since the first full statement period of the calendar year. Negative values indicate that fee reversals exceed fees assessed.

IMPORTANT ACCOUNT INFORMATION:

As a valuable customer, your monthly service fee for this Opportunity Checking account will be waived beginning November 9, 2020 for nine consecutive fee periods.

On this statement, we've included another important message describing changes we are making to the current options to avoid the monthly service fee for Opportunity Checking. Please review that message for details. Your monthly service fee summary will include information on the fee periods remaining for the waiver as you get closer to the expiration and options to avoid the monthly service fee. After the monthly service fee has been waived for nine consecutive fee periods, you'll need to start meeting one of the options to avoid the monthly service fee.

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 Consumer Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

IMPORTANT ACCOUNT INFORMATION:

Your options to avoid the Opportunity Checking account monthly service fee are changing.

Effective with the fee period beginning after October 8, 2020, the option to avoid the \$10 monthly service fee with 10 or more posted debit card transactions will no longer be available, and the minimum daily balance option will be lowered to \$500. Once these changes are effective, the monthly service fee can be avoided with ONE of the following options each fee period:

- Maintain a \$500 minimum daily balance
- \$500 or more in total qualifying direct deposits*

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

Fee Period:

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

What remains the same:

- You can continue to use your debit card.
- The Consumer Account Fee and Information Schedule and the 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.

*A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network to this checking account by your employer or an outside agency. Transfers from one account to another, mobile deposits, or deposits made at a banking location or ATM do not qualify as a direct



deposit. If at any time the direct deposit discontinues, we will look back 65 days to see if you met the direct deposit requirements before a monthly service fee is charged.



IMPORTANT ACCOUNT INFORMATION

Effective June 1, 2020, the Deposit Account Agreement has been updated.

In the section of the Deposit Account Agreement titled "Available balance, posting order, and overdrafts," the second bullet of the paragraph titled "Then, we sort your transactions into categories before we process them" under the subsection titled "How do we process (post) transactions to your account?" is deleted and replaced with the following: "Then, we process withdrawals/payments we have previously authorized and cannot return unpaid, such as debit card purchases, ATM withdrawals, account transfers, Online Bill Pay transactions, and teller-cashed checks. If we receive more than one of these transactions for payment from your account, we will generally sort and pay them based on the date and time you conducted the transactions. For a debit card transaction, if a merchant does not seek authorization from the Bank at the time of the transaction or you conducted the transaction more than 10 business days before we receive it for payment, we will use the date the transaction is received for payment from your account. For some transactions, such as Online Bill Pay transactions or teller-cashed checks, the time may be assigned by our systems and may vary from the time it was conducted. Multiple transactions that have the same time will be sorted and paid from lowest to highest dollar amount."

For questions, please call the number listed on your statement.

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.

This statement includes an account that has been closed and this is your final statement for that account. You will have 90 days to retrieve historical online documents for this account. Please refer to the Fee & Information Schedule for options to obtain statement copies after 90 days.

If the account that has been closed is the primary account on the statement that includes multiple accounts (a "combined statement"), this is also the final combined statement and you will also have 90 days to retrieve historical online documents for all accounts associated with this combined statement. Going forward, you will receive separate statements for any accounts that remain open.

Thank you for banking with Wells Fargo.

