

Wells Fargo Opportunity CheckingSM

October 9, 2020 ■ Page 1 of 8



ANN-MARIE BUSBY
2919 E ST UNIT 1
SAN DIEGO CA 92102-2498

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: wells Fargo.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 wells Fargo.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 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 9/11	\$35.56
Deposits/Additions	7,708.83
Withdrawals/Subtractions	- 7,739.76
Ending balance on 10/9	\$4.63

Account number: **1745419349**

ANN-MARIE BUSBY

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>
9/11		Purchase authorized on 09/10 Microsoft*Xbox Redmond WA S300255068429244 Card 3028		18.68	16.88
9/14		Purchase authorized on 09/11 Instacash Repaymen 8887046970 NY S300255358779271 Card 3028		16.88	0.00
9/15		Mroland Manageme Direct Dep 200915 928915633507Adi Busby,Ann-Marie	1,829.77		
9/15		ATM Check Deposit on 09/15 3299 El Cajon Blvd San Diego CA 0001562 ATM ID 0952N Card 3028	43.63		
9/15		Purchase authorized on 09/15 Dave Inc Los Angeles CA S00300259327332527 Card 3028		91.24	
9/15		ATM Withdrawal authorized on 09/15 3299 El Cajon Blvd San Diego CA 0001563 ATM ID 0952N Card 3028		400.00	
9/15		Earnin Active Paymentret xxxxx6124 Ann-Marie Busby		106.00	1,276.16
9/16		Purchase authorized on 09/15 Moneylion Instacas 888-659-8244 NY S380259340524890 Card 3028		298.21	
9/16		Purchase authorized on 09/15 Venmo* VISA Direct NY S00460260037764267 Card 3028		20.00	
9/16		Moneytree Pif-Sr Moneytree 200916 098666469776235 Busby, Ann Marie		300.00	657.95
9/17		Purchase authorized on 09/15 McDonald's F6981 San Diego CA S580259698174119 Card 3028		1.34	
9/17		Purchase authorized on 09/15 Wendy's #40740 San Diego CA S380259702187351 Card 3028		11.62	
9/17		Purchase authorized on 09/16 Cox Comm San Diego 800-234-3993 CA S460260629669809 Card 3028		158.00	486.99
9/18		Money Transfer authorized on 09/17 From Earnin-Activehours CA S00580262198884450 Card 3028	100.00		
9/18		Money Transfer authorized on 09/17 From Moneylion, Inc. Moneylion, Inc NY P00000000384630089 Card 3028	50.00		
9/18		Purchase authorized on 09/16 Jack IN The Box 30 San Diego CA S300261114641807 Card 3028		6.98	
9/18		Purchase authorized on 09/17 Opc*Non FI Service 800-4383321 NE S580261442000429 Card 3028		3.95	
9/18		Purchase authorized on 09/17 Opc*Firstinvestors 800-2496305 GA S580261442001311 Card 3028		458.04	
9/18		Purchase authorized on 09/18 United Oil 26 San Diego CA P00000000182432226 Card 3028		38.80	
9/18		Credit One Bank Payment 200916 46064366 Ann-Marie Busby		60.00	69.22
9/21		Money Transfer authorized on 09/18 From Moneylion, Inc. Moneylion, Inc NY P00000000373868377 Card 3028	50.00		
9/21		Money Transfer authorized on 09/18 From Moneylion, Inc. Moneylion, Inc NY P00000000979790342 Card 3028	50.00		
9/21		Money Transfer authorized on 09/19 From Moneylion, Inc. Moneylion, Inc NY P00000000486902370 Card 3028	50.00		
9/21		Money Transfer authorized on 09/19 From Moneylion, Inc. Moneylion, Inc NY P00000000786308744 Card 3028	50.00		
9/21		Money Transfer authorized on 09/19 From Moneylion, Inc. Moneylion, Inc NY P00000000834686963 Card 3028	25.00		
9/21		Money Transfer authorized on 09/20 From Dave Inc CA S00580264666184337 Card 3028	75.00		
9/21		Purchase authorized on 09/17 Jack IN The Box 00 San Diego CA S460261835107397 Card 3028		3.54	
9/21		Purchase authorized on 09/17 McDonald's F10094 San Diego CA S380262093234554 Card 3028		12.36	



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>
9/21		Purchase authorized on 09/18 McDonald's F3929 San Diego CA S580262638252778 Card 3028		3.38	
9/21		Purchase authorized on 09/18 Soapy Joe's Car WA El Cajon CA S300263028194363 Card 3028		15.00	
9/21		Non-WF ATM Withdrawal authorized on 09/18 5469 Casino Way El Cajon CA 00380263159433345 ATM ID Cpsu0924 Card 3028		124.00	
9/21		Non-Wells Fargo ATM Transaction Fee		2.50	
9/21		Non-WF ATM Withdrawal authorized on 09/19 5469 Casino Way El Cajon CA 00380263267005631 ATM ID Cpsu0924 Card 3028		44.00	
9/21		Non-Wells Fargo ATM Transaction Fee		2.50	
9/21		Non-WF ATM Withdrawal authorized on 09/19 5469 Casino Way El Cajon CA 00380263287173011 ATM ID Cpsu0924 Card 3028		64.00	
9/21		Non-Wells Fargo ATM Transaction Fee		2.50	
9/21		Non-WF ATM Withdrawal authorized on 09/19 5469 Casino Way El Cajon CA 00380263333847114 ATM ID Cpsu0924 Card 3028		24.00	
9/21		Non-Wells Fargo ATM Transaction Fee		2.50	
9/21		Non-WF ATM Withdrawal authorized on 09/20 5469 Casino Way El Cajon CA 00460264667166328 ATM ID Cpsu0924 Card 3028		64.00	
9/21		Non-Wells Fargo ATM Transaction Fee		2.50	
9/21		Purchase authorized on 09/20 Glacier Water Vend Winston Salem NC S580264732473990 Card 3028		0.40	
9/21		Purchase authorized on 09/20 Glacier Water Vend Winston Salem NC S580264732844774 Card 3028		0.40	
9/21		Purchase authorized on 09/20 Glacier Water Vend Winston Salem NC S580264733488340 Card 3028		0.40	
9/21		Purchase authorized on 09/20 Wal-Mart Super Center San Diego (E) CA P0000000680171555 Card 3028		12.01	-10.77
9/22		Purchase authorized on 09/20 McDonald's F11206 Rancho San Di CA S380264746176783 Card 3028		1.34	-12.11
9/28		Money Transfer authorized on 09/27 From Doordash, Inc. CA S00580271839020159 Card 3028	24.76		
9/28		Purchase authorized on 09/28 United Oil 26 San Diego CA P00580272564195552 Card 3028		10.07	2.58
9/30		Money Transfer authorized on 09/29 From Doordash, Inc. CA S00300274074271242 Card 3028	5.51		
9/30		Purchase authorized on 09/29 Foodland Mercad San Diego CA P00000000581444500 Card 3028		4.72	3.37
10/1		Mroland Manageme Direct Dep 201001 465055150841Adi Busby,Ann-Marie	1,773.90		
10/1		Zelle From Steven Busby on 10/01 Ref # USA0A51919Bb Child Support	150.00		
10/1		Purchase authorized on 09/29 McDonald's F10094 San Diego CA S300274092718349 Card 3028		2.16	
10/1		Purchase authorized on 10/01 Dave Inc Los Angeles CA S00300275328194916 Card 3028		91.24	
10/1		Purchase authorized on 10/01 United Oil 26 San Diego CA P00000000881243837 Card 3028		34.39	
10/1		Purchase authorized on 10/01 Dave Inc Los Angeles CA S00460276015186919 Card 3028		1.00	
10/1		Zelle to Barthelmes Brian on 10/01 Ref #Rp08Y3K6G7 Balance Tomorrow		1,000.00	
10/1		ATM Withdrawal authorized on 10/01 2366 Jamacha Rd El Cajon CA 0001337 ATM ID 9904K Card 3028		300.00	
10/1		Earnin Active Paymentret xxxxx8696 Ann-Marie Busby		106.00	392.48
10/2		Moneytree #0045 Moneytree 201001 098666469891825 Busby, Ann Marie		300.00	
10/2		Overdraft Fee for a Transaction Received on 10/01 \$300.00 Moneytree #0045 Moneytree 201001 098666469891 825 Busby, Ann Marie		35.00	
10/2		Money Transfer authorized on 10/01 From Earnin-Activehours CA S00580276166340663 Card 3028	100.00		

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>
10/2		Money Transfer authorized on 10/01 From Moneylion, Inc NY S00380276193823332 Card 3028	50.00		
10/2		Money Transfer authorized on 10/01 From Moneylion, Inc NY S00380276194365389 Card 3028	50.00		
10/2		Money Transfer authorized on 10/01 From Moneylion, Inc NY S00460276244855566 Card 3028	50.00		
10/2		Money Transfer authorized on 10/01 From Moneylion, Inc NY S00380276245147870 Card 3028	50.00		
10/2		Money Transfer authorized on 10/02 From Moneylion, Inc NY S00380276308543730 Card 3028	50.00		
10/2		Money Transfer authorized on 10/02 From Moneylion, Inc NY S00580276308894628 Card 3028	25.00		
10/2		Zelle From Steven Busby on 10/02 Ref # USA0A550E10F Child Support	1,000.00		
10/2		ATM Check Deposit on 10/02 1220 Cleveland Ave. Suite San Diego CA 0007140 ATM ID 4405Y Card 3028	41.26		
10/2		ATM Cash Deposit on 10/02 1220 Cleveland Ave. Suite San Diego CA 0007141 ATM ID 4405Y Card 3028	500.00		
10/2		Purchase authorized on 09/30 McDonald's F3929 San Diego CA S380274863447556 Card 3028		1.07	
10/2		Purchase authorized on 10/01 Moneylion Instacas 888-659-8244 NY S580275344782634 Card 3028		331.94	
10/2		Non-WF ATM Withdrawal authorized on 10/01 5469 Casino Way El Cajon CA 00380276167691630 ATM ID Cpsu0924 Card 3028		104.00	
10/2		Non-Wells Fargo ATM Transaction Fee		2.50	
10/2		Non-WF ATM Withdrawal authorized on 10/01 5469 Casino Way El Cajon CA 00460276196384550 ATM ID Cpsu0924 Card 3028		124.00	
10/2		Non-Wells Fargo ATM Transaction Fee		2.50	
10/2		Non-WF ATM Withdrawal authorized on 10/01 5469 Casino Way El Cajon CA 00460276246107089 ATM ID Cpsu0924 Card 3028		104.00	
10/2		Non-Wells Fargo ATM Transaction Fee		2.50	
10/2		Non-WF ATM Withdrawal authorized on 10/02 5469 Casino Way El Cajon CA 00460276310790862 ATM ID Cpsu0924 Card 3028		64.00	
10/2		Non-Wells Fargo ATM Transaction Fee		2.50	
10/2		Purchase authorized on 10/02 Walgreens Store 7195 Broa Lemon Grove CA P00300276598963931 Card 3028		10.76	
10/2		ATM Withdrawal authorized on 10/02 1220 Cleveland Ave. Suite San Diego CA 0007142 ATM ID 4405Y Card 3028		80.00	
10/2		Zelle to Barthelmes Brian on 10/02 Ref #Rp08Ybzgbr		400.00	743.97
10/5		Zelle From Steven Busby on 10/03 Ref # USA0A5724A6F Child Support	1,000.00		
10/5		Money Transfer authorized on 10/04 From Dave Inc CA S00380279104809706 Card 3028	75.00		
10/5		Zelle From Steven Busby on 10/05 Ref # USA0A59Af8D1	350.00		
10/5		ATM Cash Deposit on 10/05 9771 Mission Gorge Rd. Santee CA 0009855 ATM ID 0891B Card 3028	90.00		
10/5		Purchase authorized on 10/01 Fingerhut Freshsta 800-208-2500 MN S580276026861333 Card 3028		22.70	
10/5		Purchase authorized on 10/02 Jack IN The Box 30 El Cajon CA S300276401666939 Card 3028		4.31	
10/5		Purchase authorized on 10/02 Wendy's #40330 LA Mesa CA S300276588685256 Card 3028		7.10	
10/5		Purchase authorized on 10/02 McDonald's F3929 San Diego CA S380276752868430 Card 3028		6.98	
10/5		Purchase authorized on 10/02 Cox Comm San Diego 800-234-3993 CA S460277033880871 Card 3028		175.49	
10/5		Purchase authorized on 10/02 Fingerhut Freshsta 800-208-2500 MN S380277046135046 Card 3028		22.70	
10/5		Purchase authorized on 10/03 Psn*Map3S Meternet 866-917-7368 CA S300277677060286 Card 3028		310.43	
10/5		Non-WF ATM Withdrawal authorized on 10/03 5469 Casino Way El Cajon CA 00460277695261535 ATM ID Cpsu0915 Card 3028		204.00	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		Non-WF ATM Withdrawal authorized on 10/03 5469 Casino Way El Cajon CA 00580277723681691 ATM ID Cpsu0924 Card 3028		204.00	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		Non-WF ATM Withdrawal authorized on 10/03 5469 Casino Way El Cajon CA 00580277767548696 ATM ID Cpsu0924 Card 3028		204.00	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		Purchase authorized on 10/03 Pca*Sycuan Casino El Cajon CA P00460277811986922 Card 3028		85.00	
10/5		Non-WF ATM Withdrawal authorized on 10/04 5469 Casino Way El Cajon CA 00580278252099786 ATM ID Cpsu0924 Card 3028		104.00	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		Non-WF ATM Withdrawal authorized on 10/04 5469 Casino Way El Cajon CA 00580278301160111 ATM ID Cpsu0924 Card 3028		304.00	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		Non-WF ATM Withdrawal authorized on 10/04 5469 Casino Way El Cajon CA 00460278475409863 ATM ID Cpsu1047 Card 3028		84.00	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		Purchase authorized on 10/04 United Oil 26 San Diego CA P00000000572867577 Card 3028		12.85	
10/5		Purchase authorized on 10/04 Food4Less 312 N.Euclid San Diego CA P00000000831453767 Card 3028		20.88	
10/5		Cash eWithdrawal in Branch/Store 10/05/2020 10:56 Am 346 Euclid Ave San Diego CA 3028		350.00	121.53
10/7		Purchase authorized on 10/05 McDonald's F10094 San Diego CA S460279653949661 Card 3028		3.10	118.43
10/8		Purchase authorized on 10/07 7-Eleven San Diego CA P00000000372405974 Card 3028		10.93	
10/8		ATM Withdrawal authorized on 10/07 1220 Cleveland Ave. Suite San Diego CA 0002696 ATM ID 4405x Card 3028		80.00	
10/8		Purchase authorized on 10/08 Albertsons #3202 El Cajon CA P00380282638211121 Card 3028		14.38	13.12
10/9		Purchase authorized on 10/07 McDonald's F10094 San Diego CA S460282213794049 Card 3028		8.49	4.63
Ending balance on 10/9					4.63
Totals			\$7,708.83	\$7,739.76	

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.

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$35.00	\$52.50
Total Returned Item Fees	\$0.00	\$175.00

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.



Summary of Overdraft Rewind[®] Benefits

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	0	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$35.00

Year-to-date totals reflect fees waived since the first full statement period of the calendar year. Amounts shown do not include any additional waivers and refunds of Overdraft Protection Advance Fees due to advances from credit cards.

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 09/11/2020 - 10/09/2020	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$12.11 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,603.67 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	44 <input checked="" type="checkbox"/>

JL/JL

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

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.

