

# Wells Fargo Combined Statement of Accounts

October 14, 2020 ■ Page 1 of 13



ANNIE KAMAL  
34513 SOMERSET TER  
FREMONT CA 94555-3259

## 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](http://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](http://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.



## Summary of accounts

### Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Opportunity Checking <sup>SM</sup>	2	3746280019	-31.10	210.00
Wells Fargo Opportunity Checking <sup>SM</sup>	5	6135620042	65.14	10.00
Wells Fargo Opportunity Savings <sup>®</sup>	11	9394253927	-4.25	-4.25
<b>Total deposit accounts</b>			<b>\$29.79</b>	<b>\$215.75</b>

## Wells Fargo Opportunity Checking<sup>SM</sup>

### Statement period activity summary

Beginning balance on 9/15	-\$31.10
Deposits/Additions	3,748.30
Withdrawals/Subtractions	- 3,507.20
<b>Ending balance on 10/14</b>	<b>\$210.00</b>

Account number: **3746280019**

**ANNIE KAMAL**

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

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/21		Online Transfer From Kamal A Checking xxxxxx0042 Ref #Ib08W5Xqr9 on 09/21/20	2,061.00		
9/21		Online Transfer From Kamal A Checking xxxxxx0042 Ref #Ib08W5Xshb on 09/21/20	600.00		2,629.90
9/22		Online Transfer From Kamal A Checking xxxxxx0042 Ref #Ib08Wdbs9K on 09/22/20	35.00		
9/22		Recurring Payment authorized on 09/21 Aspca Guardian 800-628-0028 NY S460265599375414 Card 7346		19.00	
9/22		Online Transfer to Kamal A Checking xxxxxx0042 Ref #Ib08W9762T on 09/21/20		10.00	
9/22		Online Transfer to Kamal A Checking xxxxxx0042 Ref #Ib08W976Pd on 09/21/20		0.90	
9/22		Digit.CO Subscriptn 2O3Ceg_Mnem92Hm Annie Kamal		5.00	2,630.00
9/23		Albert Savings W EDI Pymnts 27520659 Annie Kamal	4.00		
9/23		Albert Savings D EDI Pymnts 27520632 Annie Kamal		1.00	
9/23		Digit.CO Rainy Day 2Pjqviwr04IL_OJ Annie Kamal		0.49	
9/23	2734	Check		2,600.00	
9/23		Digit.CO Rainy Day 2Ubkws977Svtfhi Annie Kamal		1.43	31.08
9/24		< Business to Business ACH Debit - Hiatusapp.Com Bi Hiatusapp. St-x5x5M4V0O4K8 Hiatus Inc		7.00	24.08
9/30		RTP From Hello Digit, Inc. on 09/30 Ref#20200930021000021P1Brjpm00530002540 Digit Instant Transfer	1.92		



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/30		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08Xks5Sf on 09/29/20	35.00		61.00
10/1		Online Transfer From Kamal A Checking xxxxxx0042 Ref #Ib08Y3M2Fw on 10/01/20	40.00		
10/1		Online Transfer From Kamal A Checking xxxxxx0042 Ref #Ib08Y3Ptbs on 10/01/20	500.00		
10/1		Purchase authorized on 09/29 Cash App*Annid*Add 8774174551 CA S300274156704490 Card 7346		38.00	
10/1		Purchase authorized on 09/29 Cash App*Annid*Add 8774174551 CA S300274219564295 Card 7346		23.00	540.00
10/2		Online Transfer From Kamal A Checking xxxxxx0042 Ref #Ib08Yddzrr on 10/02/20	290.00		
10/2		Purchase authorized on 10/01 Cash App*Annie 877-417-4551 CA S300276053603454 Card 7346		200.00	
10/2		Purchase authorized on 10/01 Cash App*Annie 877-417-4551 CA S460276053812968 Card 7346		300.00	330.00
10/5		ATT Payment 100220 850486001Smt2Y Checking		279.77	
10/5		Digit.CO Rainy Day 3Tpknneye2W_Q0K Annie Kamal		6.38	43.85
10/6		Albert Savings D EDI Pymnts 28075023 Annie Kamal		1.00	
10/6		Albert Genius EDI Pymnts Payment_4577473 Annie Kamal		7.00	35.85
10/7		RTP From Hello Digit, Inc. on 10/07 Ref#20201007021000021P1Brjpm00540007458 Digit Instant Transfer	6.38		42.23
10/13		Online Transfer to Kamal A Checking xxxxxx0042 Ref #Ib0922Kpm5 on 10/12/20		7.23	35.00
10/14		Reversal of NSF Return Item Fee for a Transaction Received on 09/10 \$30.00 Vola Vola I64872 J2A Annie Kamal	35.00		
10/14		Reversal of NSF Return Item Fee for a Transaction Received on 08/31 \$24.00 Floatme Db Online Pmt SD1700 200831060321 Xti Annie Kamal	35.00		
10/14		Reversal of NSF Return Item Fee for a Transaction Received on 08/27 \$30.00 Vola Vola I4Yywo Ye9 Annie Kamal	35.00		
10/14		Reversal of NSF Return Item Fee for a Transaction Received on 08/24 \$7.00 Hiatusapp.Com Bi Hiatusapp. St-T4C7P9I1L 6V1 Hiatus Inc	35.00		
10/14		Reversal of NSF Return Item Fee for a Transaction Received on 08/20 \$2,600.00 Check # 02731	35.00		210.00
<b>Ending balance on 10/14</b>					<b>210.00</b>
<b>Totals</b>			<b>\$3,748.30</b>	<b>\$3,507.20</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.

< **Business to Business ACH:** If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.

**Summary of checks written** (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
2734	9/23	2,600.00

**Items returned unpaid**

Date	Description	Amount
10/1	Vola Vola I098Oxk98 Annie Kamal Reference # 273976360020896	5.50



**Summary of Overdraft and Returned Item Fees**

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$70.00
Total Returned Item Fees	\$0.00	\$245.00

*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.*

**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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/15/2020 - 10/14/2020 Standard monthly service fee \$10.00 You paid \$0.00

The fee is waived (or discounted) by the bank for this fee period. For the next fee period you must meet an account requirement to avoid the fee, or receive the discount when applicable.

<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	\$143.90 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$4.00 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	5 <input type="checkbox"/>

JL/JL

**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

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.

## Wells Fargo Opportunity Checking<sup>SM</sup>

**Statement period activity summary**

Beginning balance on 9/15	\$65.14
Deposits/Additions	5,816.40
Withdrawals/Subtractions	- 5,871.54
<b>Ending balance on 10/14</b>	<b>\$10.00</b>

Account number: **6135620042**  
**ANNIE KAMAL**  
*California account terms and conditions apply*  
 For Direct Deposit use  
 Routing Number (RTN): 121042882

**Overdraft Protection**

Your account is linked to the following for Overdraft Protection:

- Savings - 000009394253927



**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>
9/15		Money Transfer authorized on 09/14 From Annie Knowles CA S00300259042715321 Card 4450	35.00		
9/15		Money Transfer authorized on 09/14 From Annie Knowles CA S00300259072718819 Card 4450	30.00		
9/15		Money Transfer authorized on 09/15 From Annie Knowles CA S00460259715926660 Card 4450	50.00		
9/15		Purchase authorized on 09/14 Levelupkfc26768001 855-466-5585 MA S300258703726979 Card 4450		12.05	
9/15		Purchase authorized on 09/14 Cash App*Annie*Add 8774174551 CA S580258737926818 Card 4450		35.00	
9/15		Purchase authorized on 09/14 USA*Global Entitie Union City CA S380259043076815 Card 4450		1.00	
9/15		Purchase authorized on 09/14 USA*Global Entitie Union City CA S300259043368736 Card 4450		1.00	
9/15		Purchase authorized on 09/14 Shell Service Station Union City CA P00580259045593244 Card 4450		19.23	
9/15		Purchase authorized on 09/14 Liqour Barrel Union City CA P00300259051132802 Card 4450		17.96	
9/15		Purchase authorized on 09/14 Cash App*Annie*Add 8774174551 CA S580259073313332 Card 4450		32.00	61.90
9/16		Money Transfer authorized on 09/15 From Annie Knowles CA S00580260071107784 Card 4450	100.00		
9/16		Money Transfer authorized on 09/16 From Annie Knowles CA S00300260380722507 Card 4450	10.00		
9/16		Money Transfer authorized on 09/16 From Annie Knowles CA S00300260767752063 Card 4450	21.26		
9/16		Recurring Payment authorized on 09/14 Dealdash.Com/Charg 855-455-3325 MN S580259105089748 Card 4450		7.00	
9/16		Recurring Payment authorized on 09/14 Dealdash.Com/Charg 855-455-3325 MN S380259114136977 Card 4450		4.11	
9/16		Purchase authorized on 09/15 Satomi Sushi Fremont CA S460259719071004 Card 4450		32.14	
9/16		Purchase authorized on 09/15 USA*Global Entitie Ripon CA S580260076583797 Card 4450		2.00	
9/16		Purchase authorized on 09/15 USA*Global Entitie Ripon CA S300260078284740 Card 4450		2.00	
9/16		Purchase authorized on 09/15 USA*Global Entitie Ripon CA S580260080854050 Card 4450		2.00	
9/16		Purchase authorized on 09/15 Shell Service Station Union City CA P00580260087474482 Card 4450		56.65	
9/16		Purchase authorized on 09/16 7-Eleven Newark CA P0000000872470671 Card 4450		2.29	84.97
9/17		Purchase authorized on 09/15 Starbucks 800-782- 800-782-7282 WA S380259721689221 Card 4450		10.00	
9/17		Purchase authorized on 09/15 Sonic Drive IN #61 Hayward CA S300260109963259 Card 4450		12.97	
9/17		Purchase authorized on 09/15 Cash App*Annie*Add 8774174551 CA S580260211806111 Card 4450		15.00	
9/17		Purchase authorized on 09/16 Cash App*Annie*Add 8774174551 CA S580260302540091 Card 4450		10.00	
9/17		Purchase authorized on 09/16 Cash App*Annie*Add 8774174551 CA S460260381022380 Card 4450		10.00	
9/17		Purchase authorized on 09/16 Cash App*Annie*Add 8774174551 CA S300260381220926 Card 4450		9.00	
9/17		Purchase authorized on 09/16 Playstationnetwork 800-3457669 CA S460260829454126 Card 4450		1.99	
9/17		Purchase authorized on 09/16 Byte Technology San Rafael CA S380261077514223 Card 4450		7.50	8.51
9/18		Money Transfer authorized on 09/17 From Annie Knowles CA S00380262069009297 Card 4450	45.00		



**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>
9/18		Money Transfer authorized on 09/17 From Annie Knowles CA S00300262175101160 Card 4450	50.00		
9/18		Money Transfer authorized on 09/18 From Cashback Loans CA S00300263001187463 Card 4450	255.00		
9/18		Purchase authorized on 09/16 McDonald's F17400 510-828-3022 CA S300261120263194 Card 4450		1.09	
9/18		Purchase authorized on 09/16 McDonald's F17400 Fremont CA S380261120681316 Card 4450		4.03	
9/18		Purchase authorized on 09/17 Byte Technology San Rafael CA S300261569224644 Card 4450		4.00	
9/18		Purchase authorized on 09/17 Byte Technology San Rafael CA S580261725763189 Card 4450		6.40	
9/18		Non-WF ATM Withdrawal authorized on 09/17 7275 Thornton Avenue Newark CA 00380262080387225 ATM ID P324733 Card 4450		43.75	
9/18		Non-Wells Fargo ATM Transaction Fee		2.50	
9/18		Purchase with Cash Back \$ 10.00 authorized on 09/17 7-Eleven Union City CA P00000000784227928 Card 4450		16.41	280.33
9/21		Money Transfer authorized on 09/19 From Annie Knowles CA S00300263354154214 Card 4450	200.00		
9/21		Money Transfer authorized on 09/21 From Annie Knowles CA S00300265515238734 Card 4450	500.00		
9/21		Money Transfer authorized on 09/21 From Annie Knowles CA S00460265516784102 Card 4450	500.00		
9/21		Money Transfer authorized on 09/21 From Annie Knowles CA S00300265518361236 Card 4450	500.00		
9/21		Money Transfer authorized on 09/21 From Annie Knowles CA S00380265519426556 Card 4450	500.00		
9/21		Money Transfer authorized on 09/21 From Annie Knowles CA S00460265520635572 Card 4450	236.00		
9/21		Money Transfer authorized on 09/21 From Annie CA S00580265523964637 Card 4450	515.42		
9/21		Money Transfer authorized on 09/21 From Evolve*Cleo Ai Ltd. AR S00580265544711326 Card 4450	30.00		
9/21		Purchase authorized on 09/17 Doordash*LA Victor 6506819470 CA S380262177743126 Card 4450		27.54	
9/21		Purchase authorized on 09/18 Byte Technology San Rafael CA S460262661693436 Card 4450		8.05	
9/21		Purchase authorized on 09/18 Tst* It S Boba Tim Newark CA S580263033576935 Card 4450		11.25	
9/21		Purchase authorized on 09/18 Sq *lcustom Newpar Newark CA S580263044283536 Card 4450		25.93	
9/21		Purchase authorized on 09/18 Sp1097 - Newpark Mall Newark CA P00380263054679769 Card 4450		54.81	
9/21		Purchase authorized on 09/18 E-Z Market San Jose CA P00000000375396692 Card 4450		10.02	
9/21		Purchase authorized on 09/19 Cash App*Annie*Add 8774174551 CA S460263341770126 Card 4450		25.00	
9/21		Purchase authorized on 09/19 Doordash*McDonalds 6506819470 CA S380264232366919 Card 4450		22.71	
9/21		Recurring Payment authorized on 09/20 Postmates Membersh Httpspostmate CA S580265025531007 Card 4450		9.99	
9/21		Purchase authorized on 09/20 7-Eleven Union City CA P0000000082231772 Card 4450		29.51	
9/21		Online Transfer to Kamal A Checking xxxxxx0019 Ref #lb08W5Xqr9 on 09/21/20		2,061.00	
9/21		Online Transfer to Kamal A Checking xxxxxx0019 Ref #lb08W5Xshb on 09/21/20		600.00	
9/21		Purchase authorized on 09/21 Cleo Memphis CA S00300265542407382 Card 4450		40.00	
9/21		Purchase authorized on 09/21 Cleo Memphis CA S00580265542413610 Card 4450		3.99	



**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		Pmntus Svc Fee Servicefee 200919 1696519 Annie Ysaber *Kamal		12.00	319.95
9/22		NSF Return Item Fee for a Transaction Received on 09/21 \$200.00 Consumer-Portfol Loan-Pmnt 200919 1694396 Annie Ysaber *Kamal		35.00	
9/22		Online Transfer From Kamal A Checking xxxxxx0019 Ref #Ib08W9762T on 09/21/20	10.00		
9/22		Online Transfer From Kamal A Checking xxxxxx0019 Ref #Ib08W976Pd on 09/21/20	0.90		
9/22		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08W9772W on 09/21/20	0.31		
9/22		Harland Clarke Check/Acc. 092120 00001087575488 Annie Kamal		24.00	
9/22		Purchase authorized on 09/20 Doordash*Nguyen Vu 6506819470 CA S460264703361243 Card 4450		43.61	
9/22		Purchase authorized on 09/21 Doordash*Mountain 6506819470 CA S460266039772113 Card 4450		42.57	
9/22		Purchase authorized on 09/21 Cash App*Annie*Add 8774174551 CA S580266085885162 Card 4450		25.00	
9/22		Purchase authorized on 09/21 Cash App*Annie*Add 8774174551 CA S580266127991775 Card 4450		19.20	
9/22		Purchase authorized on 09/21 Cash App*Annie*Add 8774174551 CA S580266160723229 Card 4450		11.21	
9/22		Online Transfer to Kamal A Checking xxxxxx0019 Ref #Ib08Wdbs9K on 09/22/20		35.00	
9/22		Purchase authorized on 09/22 7-Eleven Newark CA P0000000989831057 Card 4450		15.21	80.36
9/23		Purchase authorized on 09/22 Byte Technology San Rafael CA S580266710859143 Card 4450		4.11	76.25
9/24		Purchase authorized on 09/22 Whogohost-West Afr Ikeja Nga S620268653252440 Card 4450		30.00	
9/24		Purchase authorized on 09/23 Easy Credit Score 844-3902405 UT S380267329389813 Card 4450		1.00	
9/24		Recurring Payment authorized on 09/23 Google*Pdfiller Internet CA S460267414400213 Card 4450		19.99	
9/24		Purchase authorized on 09/23 Byte Technology San Rafael CA S300267754469449 Card 4450		4.83	
9/24		Purchase authorized on 09/23 Byte Technology San Rafael CA S580268092128263 Card 4450		12.85	
9/24		Purchase authorized on 09/23 USA*Global Entitie Union City CA S580268103317145 Card 4450		1.00	6.58
9/25		NSF Return Item Fee for a Transaction Received on 09/24 \$10.00 Sofi Securities ACH SEP 24 202009230173 61 Annie Kamal		35.00	
9/25		Purchase authorized on 09/23 USA*Global Entitie Ripon CA S380268141868316 Card 4450		2.00	
9/25		Purchase authorized on 09/23 USA*Global Entitie Ripon CA S460268142087802 Card 4450		2.00	
9/25		Purchase authorized on 09/23 USA*Global Entitie Ripon CA S300268143724589 Card 4450		2.00	
9/25		Purchase authorized on 09/23 USA*Global Entitie Ripon CA S380268145665314 Card 4450		2.00	
9/25		Purchase authorized on 09/23 USA*Global Entitie Ripon CA S380268148169723 Card 4450		2.00	-38.42
10/1		Money Transfer authorized on 10/01 From Annie Knowles CA S00580275397347929 Card 4450	150.00		
10/1		Money Transfer authorized on 10/01 From Annie Knowles CA S00380275469248494 Card 4450	300.00		
10/1		Money Transfer authorized on 10/01 From Annie Knowles CA S00300275471698068 Card 4450	200.00		
10/1		Money Transfer authorized on 10/01 From Annie Knowles CA S00300275472486987 Card 4450	100.00		
10/1		Money Transfer authorized on 10/01 From Annie Knowles CA S00300275753050711 Card 4450	300.00		



**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>
10/1		Money Transfer authorized on 10/01 From Annie Knowles CA S00580275759742685 Card 4450	500.00		
10/1		Money Transfer authorized on 10/01 From Annie Knowles CA S00460275760372814 Card 4450	250.00		
10/1		Purchase authorized on 10/01 7-Eleven Newark CA P0000000370360280 Card 4450		31.31	
10/1		Online Transfer to Kamal A Checking xxxxxx0019 Ref #Ib08Y3M2Fw on 10/01/20		40.00	
10/1		Online Transfer to Kamal A Checking xxxxxx0019 Ref #Ib08Y3Ptbs on 10/01/20		500.00	1,190.27
10/2		Money Transfer authorized on 10/02 From Cashback Loans CA S00380276849075546 Card 4450	255.00		
10/2		Purchase authorized on 10/01 Cps-Auto-Loan-Paym 888-469-4520 CA S380275476768235 Card 4450		432.58	
10/2		Purchase authorized on 10/01 Paymentus-Service- 800-420-1663 GA S380275476781874 Card 4450		12.00	
10/2		Purchase authorized on 10/01 Byte Technology San Rafael CA S580275684153816 Card 4450		5.95	
10/2		Online Transfer to Kamal A Checking xxxxxx0019 Ref #Ib08Yddzrr on 10/02/20		290.00	
10/2		Pmntus Svc Fee Servicefee 201001 1236799 Annie Ysaber *Kamal		12.00	
10/2		Consumer-Portfol Loan-Pmnt 201001 1231850 Annie Ysaber *Kamal		200.00	492.74
10/5		Money Transfer authorized on 10/02 From Evolve*Cleo Ai Ltd. AR S00300277162654790 Card 4450	30.00		
10/5		Purchase authorized on 10/01 Jack IN The Box 05 Fremont CA S460275447347243 Card 4450		18.65	
10/5		Purchase authorized on 10/02 Cash App*Annid*Add 8774174551 CA S580276366729051 Card 4450		50.00	
10/5		Purchase authorized on 10/02 Cashback Payday Ad 909-9151900 CA S460276842716721 Card 4450		300.00	
10/5		Purchase authorized on 10/02 Cleo Memphis CA S00460277154968900 Card 4450		3.99	
10/5		Purchase authorized on 10/02 Cleo Memphis CA S00300277154960026 Card 4450		30.00	
10/5		Purchase authorized on 10/02 Google* Pandora 650-2530000 CA S300277214231854 Card 4450		9.99	
10/5		Purchase authorized on 10/03 Cash App*Annid*Add 8774174551 CA S380277268469952 Card 4450		50.00	
10/5		Recurring Payment authorized on 10/03 Cleo Ai Httpswww.Meet DE S380277290438783 Card 4450		5.99	
10/5		Purchase authorized on 10/03 Cash App*Annid*Add 8774174551 CA S380277837593696 Card 4450		50.00	4.12
10/9		Purchase authorized on 10/07 Byte Technology San Rafael CA S460282120168775 Card 4450		9.90	-5.78
10/13		ATM Cash Deposit on 10/12 34356 Alvarado Niles Road Union City CA 0003317 ATM ID 0112B Card 4450	60.00		
10/13		Money Transfer authorized on 10/13 From Annie Knowles CA S00580287427904596 Card 4450	15.28		
10/13		ATM Cash Deposit on 10/13 34356 Alvarado Niles Road Union City CA 0003511 ATM ID 0112B Card 4450	60.00		
10/13		Online Transfer From Kamal A Checking xxxxxx0019 Ref #Ib0922Kpm5 on 10/12/20	7.23		
10/13		Purchase authorized on 10/12 Cash App*Annid*Add 8774174551 CA S380287153792722 Card 4450		50.00	
10/13		Purchase authorized on 10/12 Cash App*Annid*Add 8774174551 CA S460287219502324 Card 4450		11.45	75.28



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/14		Purchase authorized on 10/13 Cash App*Annid*Add 8774174551 CA S460287428490182 Card 4450		15.28	
10/14		Purchase authorized on 10/13 Cash App*Annid*Add 8774174551 CA S380288108964543 Card 4450		50.00	10.00
<b>Ending balance on 10/14</b>					<b>10.00</b>
<b>Totals</b>			<b>\$5,816.40</b>	<b>\$5,871.54</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.

**Items returned unpaid**

Date	Description	Amount
9/22	Consumer-Portfol Loan-Pmnt 200919 1694396 Annie Ysaber *Kamal Reference # 021000024825467	200.00
9/25	Sofi Securities ACH SEP 24 20200923017361 Annie KamalReference # 071000286444748	10.00
9/28	Consumer-Portfol Retry Pymt 200919 1694396 Annie Ysaber *Kamal Reference # 021000028597504	200.00

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$70.00	\$105.00

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.

**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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/15/2020 - 10/14/2020	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$38.42 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	76 <input checked="" type="checkbox"/>

JL/JL

**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.

## Wells Fargo Opportunity Savings®

**Statement period activity summary**

Beginning balance on 9/15	-\$4.25
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
<b>Ending balance on 10/14</b>	<b>-\$4.25</b>

Account number: **9394253927**

**ANNIE KAMAL**

*California account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 121042882

**Interest summary**

Interest paid this statement	\$0.00
Average collected balance	\$0.00
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00




---

**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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/15/2020 - 10/14/2020	Standard monthly service fee \$5.00	You paid \$0.00
------------------------------------	-------------------------------------	-----------------

The bank has waived the fee for this fee period. For the next fee period, you need to meet one of the requirements to avoid the monthly service fee.

<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$300.00	-\$4.25 <input type="checkbox"/>
· A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>

TS/TS

