

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

August 25, 2020 ■ Page 1 of 5



BREAJANAI M GATLIN  
207 N GLENWOOD AVE APT B  
RIALTO CA 92376-5531

## 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 type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input 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 7/31	\$0.00
Deposits/Additions	1,785.75
Withdrawals/Subtractions	- 1,766.44
<b>Ending balance on 8/25</b>	<b>\$19.31</b>

Account number: **6869486834**

**BREAJANAI M GATLIN**

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>
8/6		Money Transfer authorized on 08/05 From Breajanai CA S00300219076831441 Card 6839	30.59		30.59
8/7		Zelle From Walker Mykil on 08/07 Ref # Pp08MH3Rvj	140.00		
8/7		Zelle to Chechi on 08/07 Ref #Pp08MH8Xjf		40.00	130.59
8/10		ATM Cash Deposit on 08/10 190 W Foothill Blvd Rialto CA 0004507 ATM ID 9976F Card 6839	440.00		
8/10		Money Transfer authorized on 08/10 From Brea CA S00380223856964997 Card 6839	305.35		
8/10		Purchase authorized on 08/07 Cash App*Brea*Add 8774174551 CA S460221130006100 Card 6839		100.00	
8/10		Purchase authorized on 08/08 Taco Bell 033623 Los Angeles CA S300221677579489 Card 6839		15.08	
8/10		Purchase authorized on 08/10 Howard'S Donuts & Deli San Bernardin CA P0000000032638100 Card 6839		11.18	
8/10		Zelle to Chechi on 08/10 Ref #Pp08Mvqvdn Dareon Barry \$140 Ur \$100		380.00	369.68
8/11		Purchase authorized on 08/11 Wal-Mart Wal-Mart Sup Rialto CA P00000000689841131 Card 6839		2.13	367.55
8/12		Zelle to Emienke Carisma on 08/12 Ref #Rp08N5Xmh8		70.00	
8/12		Purchase authorized on 08/12 Wal-Mart Wal-Mart Sup Rialto CA P00000000070188158 Card 6839		21.46	276.09
8/13		ATM Cash Deposit on 08/13 15368 Roy Rogers Dr Victorville CA 0008075 ATM ID 0565D Card 6839	380.00		
8/13		ATM Cash Deposit on 08/13 15368 Roy Rogers Dr Victorville CA 0008076 ATM ID 0565D Card 6839	20.00		
8/13		Purchase authorized on 08/11 Applebees Redl1521 Redlands CA S460224835747084 Card 6839		21.18	
8/13		Zelle to Chechi on 08/13 Ref #Pp08N9Vwj4 for Air Bnb		280.00	
8/13		Purchase authorized on 08/13 Ti Gi Beauty Inc Rialto CA P00380226701698263 Card 6839		25.76	349.15
8/14		Purchase authorized on 08/13 Beauty Depot Rialto CA S580227010230058 Card 6839		7.85	
8/14		Purchase authorized on 08/14 Arco #42421 Ampm Victorville CA P00000000385356318 Card 6839		10.35	330.95
8/17		Zelle From Walker Mykil on 08/15 Ref # Pp08Nngj6B	16.00		
8/17		Money Transfer authorized on 08/15 From Brea CA S00300228729896194 Card 6839	49.25		
8/17		Purchase authorized on 08/14 McDonald's F10023 Victorville CA S460227816903358 Card 6839		20.47	
8/17		Purchase authorized on 08/15 Jack IN The Box 72 Las Vegas NV S380228361208582 Card 6839		29.78	
8/17		Purchase authorized on 08/15 McDonald's F14641 Las Vegas NV S380228665839220 Card 6839		6.06	
8/17		Purchase authorized on 08/15 The Childrens Place 12 Henderson NV P00000000175703603 Card 6839		25.94	
8/17		Purchase authorized on 08/15 Charlotte Russe #6514 Henderson NV P00000000277744513 Card 6839		17.34	
8/17		Purchase authorized on 08/15 99 Cents Only Stor Las Vegas NV S460228829356777 Card 6839		9.49	
8/17		Zelle to Chechi on 08/15 Ref #Pp08Nt2Fkk Cash Exchange		140.00	
8/17		Purchase authorized on 08/16 Arco #66183 Henderson NV P00000000776827633 Card 6839		30.35	
8/17		Purchase authorized on 08/16 McDonald's F12087 Primm NV S460229599574976 Card 6839		9.40	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/17		Purchase authorized on 08/16 Fast 5 Pizza Rialto CA P00300230009786106 Card 6839		21.52	
8/17		Purchase authorized on 08/16 Cash App*Brea*Add 8774174551 CA S380230106505241 Card 6839		5.00	
8/17		Purchase authorized on 08/17 Staterbro 1045 Bloomin Bloomington CA P00000000589322685 Card 6839		15.05	65.80
8/18		Purchase authorized on 08/17 Cash App*Brea*Add 8774174551 CA S580231031803399 Card 6839		35.00	
8/18		Purchase authorized on 08/17 Roku for Espn 816-2728107 DE S460231058827101 Card 6839		5.99	24.81
8/20		Purchase authorized on 08/18 Wendy's 9414 Colton CA S380231629520223 Card 6839		12.91	11.90
8/21		ATM Cash Deposit on 08/21 190 W Foothill Blvd Rialto CA 0007983 ATM ID 0865B Card 6839	100.00		
8/21		Zelle From Dshan C Woods on 08/21 Ref # Jpm421243293	40.00		
8/21		ATM Cash Deposit on 08/21 190 W Foothill Blvd Rialto CA 0008211 ATM ID 0865B Card 6839	220.00		
8/21		Money Transfer authorized on 08/21 From Brea CA S00300234796658436 Card 6839	29.56		
8/21		WFB Opening Deposit Online Transfer to Sav xxxxxx1135 Ref #Ib08Pqs5Pw on 08/21/20		25.00	
8/21		Purchase authorized on 08/21 Target T- 16964 Slover Fontana CA P00000000879547258 Card 6839		37.78	
8/21		Purchase authorized on 08/21 Food4Less 1410 W.Footh Rialto CA P00000000174410491 Card 6839		46.13	292.55
8/24		Online Transfer From Gatlin B Savings xxxxxx1135 Ref #Ib08Q3B2T7 on 08/23/20	15.00		
8/24		Purchase authorized on 08/21 Cash App*Brea*Add 8774174551 CA S380234796765830 Card 6839		220.00	
8/24		Purchase authorized on 08/22 WM Superc Wal-Mart Sup Indio CA P00000000237337456 Card 6839		26.32	
8/24		Purchase authorized on 08/22 WM Superc Wal-Mart Sup LA Quinta CA P00000000887000355 Card 6839		26.52	
8/24		Purchase authorized on 08/23 Howard'S Donuts & Deli San Bernardin CA P00000000480927864 Card 6839		6.14	28.57
8/25		Purchase authorized on 08/23 Tst* Waba Grill - Rialto CA S460236752726947 Card 6839		9.26	19.31
<b>Ending balance on 8/25</b>					<b>19.31</b>
<b>Totals</b>			<b>\$1,785.75</b>	<b>\$1,766.44</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, see the disclosures applicable to your account or talk to a banker. Go to wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/31/2020 - 08/25/2020 Standard monthly service fee \$10.00 You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. Your fee waiver is about to expire. You will need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	\$0.00 <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	30 <input checked="" type="checkbox"/>

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**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.

