

Wells Fargo Everyday Checking

October 26, 2020 ■ Page 1 of 6



BRIAN A TARANGO
4551 MACHER WAY APT C
LAS VEGAS NV 89121-7662

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. (825)
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 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 Everyday Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 9/25	\$326.86
Deposits/Additions	1,784.72
Withdrawals/Subtractions	- 2,230.03
Ending balance on 10/26	-\$118.45

Account number: **2360106559**

BRIAN A TARANGO

Nevada account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 321270742

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>
9/25		Purchase authorized on 09/24 Nyny - Center Bar Las Vegas NV S380268359826377 Card 0621		30.69	
9/25		Purchase authorized on 09/24 Cash App*Brian Tar 8774174551 CA S300268687848004 Card 0621		250.00	46.17
9/28		Purchase authorized on 09/24 Nyny - Center Bar Las Vegas NV S300268471142206 Card 0621		26.01	
9/28		Purchase authorized on 09/24 Starbucks Store 10 Las Vegas NV S380268502753461 Card 0621		9.00	
9/28		Purchase authorized on 09/28 Arco #42281 Ampm Las Vegas NV P0000000581846503 Card 0621		10.05	1.11
10/1		20379E Direct Dep 201001 932516218649Jcm Tarango,Brian A	364.78		
10/1		Purchase with Cash Back \$ 2.00 authorized on 10/01 7-Eleven Las Vegas NV P0000000933181646 Card 0621		11.31	
10/1		Purchase authorized on 10/01 Dollar-General M 2208 S N Las Vegas NV P00460275821334348 Card 0621		9.75	
10/1		Westside Lending 8882177531 093020 Debit Brian Tarango		29.81	
10/1		Vbs Firstloan 8883402911 200930 FL-Lqe63C0A03 Brian Tarango		78.24	236.78
10/2		Purchase authorized on 10/01 Creditmonitoringso 833-628-3563 NY S380275607794750 Card 0621		1.00	
10/2		ATM Withdrawal authorized on 10/02 4421 E Bonanza Rd, Las Vegas NV 0003747 ATM ID 6901K Card 0621		120.00	
10/2		Purchase authorized on 10/02 7-Eleven Las Vegas NV P0000000674848416 Card 0621		9.31	106.47
10/5		ATM Withdrawal authorized on 10/03 Nellis & Vegas Valley Las Vegas NV 0003030 ATM ID 9911H Card 0621		80.00	
10/5		Purchase authorized on 10/03 99-Cents-Only #010 Las Vegas NV S380277584804098 Card 0621		4.00	
10/5		Purchase authorized on 10/04 7-Eleven Las Vegas NV P0000000981874051 Card 0621		8.87	
10/5		Purchase authorized on 10/04 7-Eleven Las Vegas NV P0000000087139395 Card 0621		1.00	
10/5		Purchase authorized on 10/05 Family Dollar # Las Vegas NV P00000000775265439 Card 0621		8.00	4.60
10/6		Sigma Solutions 8003735527 100520 201005Qjvrmw6He Brian Tarango	200.00		
10/6		Purchase authorized on 10/05 Sigma Solutions 80 800-3735527 UT S580279467275402 Card 0621		1.00	
10/6		Purchase with Cash Back \$ 1.00 authorized on 10/05 7-Eleven Las Vegas NV P0000000972888666 Card 0621		1.79	201.81
10/7		Money Transfer authorized on 10/07 From Brian Tarango NV S00460281554578462 Card 0621	188.14		
10/7		Purchase authorized on 10/07 7-Eleven Las Vegas NV P0000000679310531 Card 0621		8.87	
10/7		ATM Withdrawal authorized on 10/07 Nellis & Vegas Valley Las Vegas NV 0007328 ATM ID 9911V Card 0621		180.00	201.08
10/8		24799B Direct Dep 201008 93411647842917F Tarango,Brian A	320.31		
10/8		Purchase authorized on 10/07 Cash App*Brian Tar 8774174551 CA S300281533807517 Card 0621		191.00	
10/8		Recurring Payment authorized on 10/07 Google*Youtube Mus Internet CA S460281741101321 Card 0621		9.99	
10/8		Purchase authorized on 10/08 7-Eleven Las Vegas NV P00000000134641103 Card 0621		8.59	
10/8		Purchase authorized on 10/08 7-Eleven Las Vegas NV P0000000579716808 Card 0621		2.09	
10/8		ATM Withdrawal authorized on 10/08 E. Desert Inn Rd. Las Vegas NV 0002146 ATM ID 4494P Card 0621		100.00	
10/8		Non-WF ATM Withdrawal authorized on 10/08 3050 E Desert Inn Rd Las Vegas NV 00380282725520221 ATM ID NH093728 Card 0621		63.50	
10/8		Non-Wells Fargo ATM Transaction Fee		2.50	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/8		Westside Lending 8882177531 100720 Debit Brian Tarango		29.81	
10/8		First Loan Db Online Pmt 100720 201007Jfyl2Mp8x Brian Tarango		78.24	35.67
10/13		Purchase authorized on 10/08 Starbucks Store 06 Las Vegas NV S380282525475654 Card 0621		2.66	
10/13		Purchase authorized on 10/09 99-Cents-Only #010 Las Vegas NV S300283660784035 Card 0621		17.93	
10/13		Purchase authorized on 10/09 7-Eleven Las Vegas NV P00000000782158217 Card 0621		9.31	
10/13		Purchase authorized on 10/10 7-Eleven Las Vegas NV P00000000339744318 Card 0621		0.29	
10/13		Purchase authorized on 10/11 7-Eleven Las Vegas NV P00000000473680099 Card 0621		1.08	
10/13		Purchase authorized on 10/13 7-Eleven Las Vegas NV P00000000077725810 Card 0621		0.46	3.94
10/14		Cash 1-415 7024371234 3140881 Brian Tarango	80.00		
10/14		Purchase authorized on 10/12 Elvstry.Com 866-429-2943 FL S580286267925997 Card 0621		2.99	
10/14		ATM Withdrawal authorized on 10/14 E. Desert Inn Rd. Las Vegas NV 0004363 ATM ID 4494P Card 0621		60.00	20.95
10/15		24799B Direct Dep 201015 9261160224117F Tarango,Brian A	311.55		
10/15		Purchase authorized on 10/15 7-Eleven Las Vegas NV P00000000739704914 Card 0621		4.34	
10/15		Non-WF ATM Withdrawal authorized on 10/15 2683 S. Maryland Pk Las Vegas NV 00460289396086165 ATM ID 7E002796 Card 0621		203.50	
10/15		Non-Wells Fargo ATM Transaction Fee		2.50	
10/15		Westside Lending 8882177531 101420 Debit Brian Tarango		29.81	
10/15		First Loan 8883402911 693283 Brian Tarango		78.24	
10/15		Sigma 8003735527 90469503 Brian Tarango		89.00	-74.89
10/16		Overdraft Fee for a Transaction Posted on 10/15 \$89.00 Sigma 8003735527 90469503 Brian Tarango		35.00	
10/16		Purchase authorized on 10/14 Farmer Boys - N LA North Las Veg NV S300288595328139 Card 0621		7.56	-117.45
10/22		24799B Direct Dep 201022 93511590964817F Tarango,Brian A	319.94		
10/22		Non-WF ATM Withdrawal authorized on 10/22 2683 S. Maryland Pk Las Vegas NV 00460296315714921 ATM ID 7E002796 Card 0621		163.50	
10/22		Non-Wells Fargo ATM Transaction Fee		2.50	
10/22		Westside Lending 8882177531 102120 Debit Brian Tarango		29.81	6.68
10/23		NSF Return Item Fee for a Transaction Received on 10/22 \$78.24 First Loan 8883402911 720364 Brian Tarango		35.00	
10/23		NSF Return Item Fee for a Transaction Received on 10/22 \$89.00 Sigma_Wlo 8772865954 201021 Sigma8772865 954 Brian Tarango		35.00	
10/23		Cash 1-415 7024371234 3155471 Brian Tarango		20.13	-83.45
10/26		Overdraft Fee for a Transaction Posted on 10/23 \$20.13 Cash 1-415 7024371234 3155471 Brian Tarango		35.00	-118.45
Ending balance on 10/26					-118.45
Totals			\$1,784.72	\$2,230.03	

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
10/23	First Loan 8883402911 720364 Brian Tarango Reference # 081001430201911	78.24
10/23	Sigma_Wlo 8772865954 201021 Sigma8772865954 Brian Tarango Reference # 011500122771369	89.00



Summary of Overdraft and Returned Item Fees

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

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 09/25/2020 - 10/26/2020	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	-\$118.45 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,596.58 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	29 <input checked="" type="checkbox"/>
· Age of primary account owner	17 - 24	<input checked="" type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC

IMPORTANT ACCOUNT INFORMATION:

Your options to avoid the Everyday 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*
- Linked to a Wells Fargo Campus ATM or Campus Debit Card**
- Primary account owner is 17 through 24 years old***

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 Campus ATM and Campus Debit Cards are available for students, faculty and staff of colleges and universities that participate in the Wells Fargo Campus Card (SM) program. Ask a banker for additional details about participating colleges and universities. Your checking account will receive a monthly service fee waiver within 45 days of linking your Campus Card to that account.

***Primary account owner is an individual that has tax responsibility for the account. On the primary account owner's 25th birthday, the account will automatically be subject to the then current monthly service fee unless you meet one of the other options to avoid the monthly service fee.



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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.

