

Wells Fargo Everyday Checking

October 30, 2020 ■ Page 1 of 9



CODY GLADDEN
18806 NANCY AMELIA CT
TRACY CA 95304-8330

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 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 10/1	\$1.37
Deposits/Additions	2,437.16
Withdrawals/Subtractions	- 2,454.62
Ending balance on 10/30	-\$16.09

Account number: **5640327804**

CODY GLADDEN

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>
10/1		RTP From Grubhub on 10/01 Ref#20201001021000021P1Brjpm00550001074 373C95Ecc9194D2	103.78		
10/1		Zelle to Cody on 09/30 Ref #Rp08Xscxhr		6.53	
10/1		Zelle to Cody on 10/01 Ref #Rp08Xsl844		10.00	
10/1		Zelle to Cody on 10/01 Ref #Rp08Xxr6Lm		28.62	
10/1		Zelle to Cody on 10/01 Ref #Rp08Y3Z7Rm		40.00	
10/1		Paypal Inst Xfer 201001 Apple.Com Bill Cody Gladden		1.99	
10/1		Paypal Inst Xfer 201001 Apple.Com Bill Cody Gladden		15.99	2.02
10/2		RTP From Grubhub on 10/02 Ref#20201002021000021P1Brjpm00000065804 373C95Ecc9194D2	46.95		
10/2		RTP From Grubhub on 10/02 Ref#20201002021000021P1Brjpm00010071711 373C95Ecc9194D2	18.08		
10/2		Zelle From Gladden Cody on 10/02 Ref # Bac62B8D99Af	5.58		
10/2		Zelle to Cody on 10/02 Ref #Rp08Ybrjvd		2.02	
10/2		Zelle to Cody on 10/02 Ref #Rp08Ydrv58		25.95	
10/2		ATM Withdrawal authorized on 10/02 1045 West March Lane Stockton CA 0004720 ATM ID 0453A Card 9935		20.00	
10/2		ATM Withdrawal authorized on 10/02 1045 West March Lane Stockton CA 0004730 ATM ID 0453A Card 9935		20.00	4.66
10/5		RTP From Grubhub on 10/03 Ref#20201003021000021P1Brjpm00540023799 373C95Ecc9194D2	14.86		
10/5		RTP From Grubhub on 10/03 Ref#20201003021000021P1Brjpm00530031983 373C95Ecc9194D2	12.54		
10/5		RTP From Grubhub on 10/03 Ref#20201003021000021P1Brjpm00550046172 373C95Ecc9194D2	48.79		
10/5		RTP From Grubhub on 10/04 Ref#20201004021000021P1Brjpm00010035210 373C95Ecc9194D2	38.20		
10/5		RTP From Grubhub on 10/04 Ref#20201004021000021P1Brjpm00010040701 373C95Ecc9194D2	33.21		
10/5		RTP From Grubhub on 10/05 Ref#20201005021000021P1Brjpm00000026789 373C95Ecc9194D2	15.20		
10/5		Zelle to Cody on 10/02 Ref #Rp08Yf6x2Y		4.66	
10/5		Zelle to Cody on 10/03 Ref #Rp08Yhhpcv		14.00	
10/5		Zelle to Cody on 10/03 Ref #Rp08Yjhp8		13.40	
10/5		Zelle to Cody on 10/03 Ref #Rp08Ykbtw		20.00	
10/5		Zelle to Cody on 10/03 Ref #Rp08Ykq9Cg		15.00	
10/5		Zelle to Cody on 10/03 Ref #Rp08Ykqh5B		13.79	
10/5		Zelle to Cody on 10/04 Ref #Rp08Ynwrsv		28.20	
10/5		ATM Withdrawal authorized on 10/04 1045 West March Lane Stockton CA 0005418 ATM ID 0453A Card 9935		20.00	
10/5		Zelle to Cody on 10/04 Ref #Rp08Ypdhc5		23.00	
10/5		Zelle to Cody on 10/05 Ref #Rp08Yskg5G		15.00	0.41
10/6		Zelle From Gladden Cody on 10/06 Ref # Bac5C48788A7	442.00		
10/6		RTP From Grubhub on 10/06 Ref#20201006021000021P1Brjpm00550053891 373C95Ecc9194D2	53.27		
10/6		Zelle to Cody on 10/06 Ref #Rp08Yyrgzz		20.00	
10/6		Zelle to Holman David on 10/06 Ref #Rp08Yyxsk		300.00	
10/6		Zelle to Cody on 10/06 Ref #Rp08Yz6Kgr		30.00	
10/6		ATM Withdrawal authorized on 10/06 1045 West March Lane Stockton CA 0000276 ATM ID 0453B Card 9935		20.00	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/6		Zelle to Cody on 10/06 Ref #Rp08Z26Tws		40.00	
10/6		Zelle to Cody on 10/06 Ref #Rp08Z2Vnbw		30.00	55.68
10/7		Zelle to Cody on 10/06 Ref #Rp08Z38Prt		5.00	
10/7		Zelle to Cody on 10/07 Ref #Rp08Z4Dnmj		8.00	
10/7		Zelle to Cody on 10/07 Ref #Rp08Z4Dz9G		6.00	
10/7		Zelle to Cody on 10/07 Ref #Rp08Z57M53		3.00	
10/7		Zelle to Cody on 10/07 Ref #Rp08Z59Vf6		10.00	
10/7		ATM Withdrawal authorized on 10/07 1045 West March Lane Stockton CA 0000570 ATM ID 0453B Card 9935		20.00	3.68
10/8		RTP From Grubhub on 10/08 Ref#20201008021000021P1Brjpm00000031208 373C95Ecc9194D2	10.74		
10/8		RTP From Grubhub on 10/08 Ref#20201008021000021P1Brjpm00550038051 373C95Ecc9194D2	7.60		
10/8		RTP From Grubhub on 10/08 Ref#20201008021000021P1Brjpm00010057434 373C95Ecc9194D2	8.47		
10/8		RTP From Grubhub on 10/08 Ref#20201008021000021P1Brjpm00010060328 373C95Ecc9194D2	11.80		
10/8		Zelle to Cody on 10/08 Ref #Rp08Z9Qt2D		3.68	
10/8		Zelle to Cody on 10/08 Ref #Rp08Zbnxwc		10.74	
10/8		Zelle to Cody on 10/08 Ref #Rp08Zccd62		7.60	
10/8		Zelle to Cody on 10/08 Ref #Rp08Zdffp9		8.47	
10/8		Zelle to Cody on 10/08 Ref #Rp08Zdlj83		11.80	0.00
10/9		RTP From Grubhub on 10/09 Ref#20201009021000021P1Brjpm00020026690 373C95Ecc9194D2	24.73		
10/9		RTP From Grubhub on 10/09 Ref#20201009021000021P1Brjpm00530044506 373C95Ecc9194D2	8.18		
10/9		RTP From Grubhub on 10/09 Ref#20201009021000021P1Brjpm00010051737 373C95Ecc9194D2	21.94		
10/9		RTP From Grubhub on 10/09 Ref#20201009021000021P1Brjpm00530066975 373C95Ecc9194D2	43.07		
10/9		Zelle to Cody on 10/09 Ref #Rp08Zjw3CD		24.73	
10/9		Zelle to Cody on 10/09 Ref #Rp08Zl46Gn		8.18	
10/9		Zelle to Cody on 10/09 Ref #Rp08Zlv94H		21.94	
10/9		Zelle to Cody on 10/09 Ref #Rp08Zmm5Kw		33.07	10.00
10/13		ATM Cash Deposit on 10/10 10614 Trinity Pkwy Stockton CA 0005104 ATM ID 9876B Card 9935	300.00		
10/13		RTP From Grubhub on 10/10 Ref#20201010021000021P1Brjpm00010049788 373C95Ecc9194D2	71.01		
10/13		RTP From Grubhub on 10/11 Ref#20201011021000021P1Brjpm00550041290 373C95Ecc9194D2	127.30		
10/13		RTP From Grubhub on 10/12 Ref#20201012021000021P1Brjpm00000034465 373C95Ecc9194D2	15.16		
10/13		RTP From Grubhub on 10/13 Ref#20201013021000021P1Brjpm00530034070 373C95Ecc9194D2	19.39		
10/13		ATM Cash Deposit on 10/13 1045 West March Lane Stockton CA 0002382 ATM ID 0453B Card 9935	25.00		
10/13		Zelle to Cody on 10/09 Ref #Rp08Zmzbnb		5.00	
10/13		Zelle to Holman David on 10/10 Ref #Rp08Zn3G2F		107.00	
10/13		ATM Withdrawal authorized on 10/10 10614 Trinity Pkwy Stockton CA 0005106 ATM ID 9876B Card 9935		20.00	



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>
10/13		Zelle to Cody on 10/10 Ref #Rp08Zpd2F2		20.00	
10/13		Zelle to Cody on 10/10 Ref #Rp08Zpg98J		30.00	
10/13		Zelle to Holman David on 10/10 Ref #Rp08ZqxI9C		100.00	
10/13		ATM Withdrawal authorized on 10/10 1045 West March Lane Stockton CA 0001623 ATM ID 0453B Card 9935		40.00	
10/13		Zelle to Cody on 10/10 Ref #Rp08Zs2D9S		12.00	
10/13		Zelle to Cody on 10/10 Ref #Rp08Zscyxx		25.00	
10/13		Zelle to Cody on 10/11 Ref #Rp08Ztw7Vy		22.01	
10/13		Zelle to Cody on 10/11 Ref #Rp08Zwdn55		27.30	
10/13		ATM Withdrawal authorized on 10/11 1045 West March Lane Stockton CA 0001999 ATM ID 0453B Card 9935		40.00	
10/13		Zelle to Cody on 10/12 Ref #Rp08Zy27Cv		25.00	
10/13		Zelle to Cody on 10/12 Ref #Rp08Zylcy8		30.00	
10/13		Zelle to Cody on 10/12 Ref #Rp08Zzdkfg		5.00	
10/13		Zelle to Cody on 10/12 Ref #Rp08Zzdnyr		15.16	
10/13		Zelle to Cody on 10/13 Ref #Rp0925Jgz7		34.40	
10/13		Paypal Inst Xfer 201013 Archives Cody Gladden		9.99	0.00
10/14		RTP From Grubhub on 10/14 Ref#20201014021000021P1Brjpm00530040138 373C95Ecc9194D2	80.33		
10/14		RTP From Grubhub on 10/14 Ref#20201014021000021P1Brjpm00020048896 373C95Ecc9194D2	36.92		
10/14		ATM Withdrawal authorized on 10/14 1045 West March Lane Stockton CA 0002636 ATM ID 0453B Card 9935		40.00	
10/14		Zelle to Cody on 10/14 Ref #Rp092BI5P3		20.00	
10/14		Zelle to Cindy on 10/14 Ref #Rp092C93D9		20.00	
10/14		Zelle to Cody on 10/14 Ref #Rp092Cgggb		37.25	0.00
10/15		RTP From Grubhub on 10/15 Ref#20201015021000021P1Brjpm00550001178 373C95Ecc9194D2	28.93		
10/15		RTP From Grubhub on 10/15 Ref#20201015021000021P1Brjpm00020038585 373C95Ecc9194D2	20.45		
10/15		Zelle to Cody on 10/14 Ref #Rp092D6Dpf		28.93	
10/15		ATM Withdrawal authorized on 10/15 104 Lincoln Ctr Stockton CA 0001322 ATM ID 6861W Card 9935		20.00	
10/15		Paypal Inst Xfer 201015 Apple.Com Bill Cody Gladden		0.99	-0.54
10/16		RTP From Grubhub on 10/16 Ref#20201016021000021P1Brjpm00540044235 373C95Ecc9194D2	10.02		
10/16		RTP From Grubhub on 10/16 Ref#20201016021000021P1Brjpm00010052006 373C95Ecc9194D2	30.36		
10/16		Zelle to Cody on 10/16 Ref #Rp092Tzdtz		9.48	
10/16		Zelle to Cody on 10/16 Ref #Rp092Vpyzv		30.36	0.00
10/19		RTP From Grubhub on 10/16 Ref#20201016021000021P1Brjpm00010067553 373C95Ecc9194D2	23.47		
10/19		RTP From Grubhub on 10/17 Ref#20201017021000021P1Brjpm00000033503 373C95Ecc9194D2	18.87		
10/19		RTP From Grubhub on 10/17 Ref#20201017021000021P1Brjpm00550043756 373C95Ecc9194D2	42.09		
10/19		Zelle From Gladden Cody on 10/17 Ref # Bac1Aacefc09	20.00		
10/19		RTP From Grubhub on 10/18 Ref#20201018021000021P1Brjpm00530020231 373C95Ecc9194D2	16.05		
10/19		RTP From Grubhub on 10/18 Ref#20201018021000021P1Brjpm00020020594 373C95Ecc9194D2	13.28		



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/19		RTP From Grubhub on 10/18 Ref#20201018021000021P1Brjpm00540026440 373C95Ecc9194D2	11.71		
10/19		RTP From Grubhub on 10/18 Ref#20201018021000021P1Brjpm00550034775 373C95Ecc9194D2	27.81		
10/19		RTP From Grubhub on 10/19 Ref#20201019021000021P1Brjpm00000000773 373C95Ecc9194D2	44.76		
10/19		Zelle From Gladden Cody on 10/18 Ref # Bac0Fbf9012E	40.00		
10/19		Zelle From Gladden Cody on 10/19 Ref # Bac1C5833904	243.00		
10/19		Zelle to Cody on 10/16 Ref #Rp092Wqc2J		23.47	
10/19		Zelle to Cody on 10/17 Ref #Rp092Zmqz5		18.87	
10/19		Zelle to Cody on 10/17 Ref #Rp0932D8Cx		42.09	
10/19		ATM Withdrawal authorized on 10/17 1045 West March Lane Stockton CA 0003671 ATM ID 0453B Card 9935		20.00	
10/19		Zelle to Cody on 10/18 Ref #Rp0934Nx8Z		16.05	
10/19		Zelle to Cody on 10/18 Ref #Rp0934P58V		13.28	
10/19		Zelle to Cody on 10/18 Ref #Rp0935Ksf		11.71	
10/19		Zelle to Cody on 10/18 Ref #Rp0935Jsmf		27.81	
10/19		Zelle to Cody on 10/18 Ref #Rp0936Gt7H		44.76	
10/19		Zelle to Cody on 10/18 Ref #Rp0936Kqh5		12.00	
10/19		Zelle to Cody on 10/19 Ref #Rp0936L86D		8.00	
10/19		Zelle to Holman David on 10/19 Ref #Rp0939Swlk		95.00	
10/19		Zelle to Holman David on 10/19 Ref #Rp0939V2Tj		140.00	28.00
10/20		RTP From Grubhub on 10/20 Ref#20201020021000021P1Brjpm00530055881 373C95Ecc9194D2	58.18		
10/20		Zelle to Cody on 10/20 Ref #Rp093Gpk6H		7.00	
10/20		Zelle to Cody on 10/20 Ref #Rp093H223J		15.00	
10/20		ATM Withdrawal authorized on 10/20 1045 West March Lane Stockton CA 0004487 ATM ID 0453B Card 9935		40.00	24.18
10/21		RTP From Grubhub on 10/21 Ref#20201021021000021P1Brjpm00010038932 373C95Ecc9194D2	26.76		
10/21		RTP From Grubhub on 10/21 Ref#20201021021000021P1Brjpm00010048364 373C95Ecc9194D2	31.93		
10/21		Zelle From Gladden Cody on 10/21 Ref # Bac99D50281A	20.00		
10/21		Zelle to Cody on 10/21 Ref #Rp093K623P		24.18	
10/21		Zelle to Cody on 10/21 Ref #Rp093My57P		26.76	
10/21		Zelle to Cody on 10/21 Ref #Rp093Nl5Vn		31.93	
10/21		ATM Withdrawal authorized on 10/21 1045 West March Lane Stockton CA 0004661 ATM ID 0453B Card 9935		20.00	0.00
10/23		Paypal Inst Xfer 201023 Google Google S Cody Gladden		1.99	-1.99
10/26		RTP From Grubhub on 10/26 Ref#20201026021000021P1Brjpm00540041001 373C95Ecc9194D2	9.61		
10/26		RTP From Grubhub on 10/26 Ref#20201026021000021P1Brjpm00000051033 373C95Ecc9194D2	12.30		
10/26		Zelle to Cody on 10/26 Ref #Rp094Hhd9Z		3.93	
10/26		Paypal Inst Xfer 201025 Apple.Com Bill Cody Gladden		15.99	0.00
10/28		RTP From Grubhub on 10/28 Ref#20201028021000021P1Brjpm00010000180 373C95Ecc9194D2	12.96		
10/28		Paypal Inst Xfer 201028 Doordashinc Cody Gladden		24.57	-11.61



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/29		Overdraft Fee for a Transaction Posted on 10/28 \$24.57 Paypal Inst Xfer 201028 Doordashinc Cody Gladden		35.00	-46.61
10/30		RTP From Grubhub on 10/30 Ref#20201030021000021P1Brjpm00000065571 373C95Ecc9194D2	30.52		-16.09
Ending balance on 10/30					-16.09
Totals			\$2,437.16	\$2,454.62	

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	\$35.00
Total Returned Item Fees	\$0.00	\$0.00

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 a link to these documents, and answers to common monthly service fee questions.

Fee period 10/01/2020 - 10/30/2020 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.

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	-\$46.61 <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	0 <input type="checkbox"/>
• Age of primary account owner	17 - 24	<input 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.



IMPORTANT ACCOUNT INFORMATION

Effective on or after November 30, 2020, (1) Wells Fargo branches will no longer be able to issue Wells Fargo Instant Issue Debit Cards and/or Business Instant Issue Debit Cards in certain circumstances, and (2) Wells Fargo branches in the states of South Carolina and Washington will no longer be able to issue Wells Fargo Instant Issue Debit Cards, Wells Fargo Business Instant Issue Debit Cards, and/or EasyPay Instant Cards. If you need a replacement card, you may request one by signing on to Wells Fargo Online® or calling the number on your statement. Once requested, replacement cards typically arrive in 5 to 7 calendar days. If you previously added your current Wells Fargo Debit Card or EasyPay Card to your Wells Fargo-supported digital wallet, you may continue to make purchases and access Wells Fargo ATMs using your digital wallet while you wait for your replacement card to arrive. For more details on digital wallets, please visit wellsfargo.com/mobile/payments.

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.

