

# Wells Fargo Combined Statement of Accounts

October 27, 2020 ■ Page 1 of 8



DEVIN W DOWD  
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4450 WARMOTH LN  
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## 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. (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](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 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.



## Summary of accounts

### Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	8485530698	2,105.03	532.27
Wells Fargo Way2Save <sup>®</sup> Savings	6	1747496808	123.02	618.02
<b>Total deposit accounts</b>			<b>\$2,228.05</b>	<b>\$1,150.29</b>

## Wells Fargo Everyday Checking

### Statement period activity summary

Beginning balance on 9/26	\$2,105.03
Deposits/Additions	4,897.76
Withdrawals/Subtractions	- 6,470.52
<b>Ending balance on 10/27</b>	<b>\$532.27</b>

Account number: **8485530698**

**DEVIN W DOWD**  
**ROCHELLE M SMITH**

*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

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/28		Recurring Payment authorized on 09/25 Apple.Com/Bill 866-712-7753 CA S580269520162020 Card 9720		11.99	
9/28		Recurring Payment authorized on 09/25 Vzwrllss*Apocv Visv 800-922-0204 FL S580269586820648 Card 9720		144.17	
9/28		Recurring Payment authorized on 09/26 Vesta *AT&T Prepa 866-608-3007 OR S460270371785480 Card 9720		50.06	
9/28		Purchase authorized on 09/26 Sidhu Place Eureka NV P00580271010983864 Card 9720		23.34	
9/28		Purchase authorized on 09/26 E-Z Stop Eureka NV P0000000077311850 Card 9720		56.75	
9/28		Zelle to Cerini Kati R on 09/26 Ref #Pp08x4Wzjb		220.00	
9/28		Purchase authorized on 09/26 Taco Bell #029348 Winnemucca NV S380271206546768 Card 9720		24.00	
9/28		Purchase authorized on 09/26 Agoda.Com Internet DE S380271221167501 Card 9720		118.72	
9/28		Purchase authorized on 09/27 Sids Restaurant Winnemucca NV S460271689235338 Card 9720		38.37	
9/28		Purchase authorized on 09/27 Winnemucca Vape Winnemucca NV P0000000080535739 Card 9720		21.36	
9/28		ATM Withdrawal authorized on 09/27 Winnemucca Winnemucca NV 0008538 ATM ID 99241 Card 9720		600.00	
9/28		Purchase authorized on 09/27 Maverik #453 Battle Mounta NV P00000000672084011 Card 9720		38.38	



**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>
9/28		Purchase authorized on 09/28 Maverik #610 Winnemucca NV P00000000871905394 Card 9720		18.24	
9/28		Zelle to Ramos Ramirez Bryan on 09/28 Ref #Rp08Xdjzct		60.00	679.65
9/29		Purchase authorized on 09/27 Pdq Auto Center LI Winnemucca NV S380271728630747 Card 9720		14.75	
9/29		Purchase authorized on 09/27 Taco Bell #029348 Winnemucca NV S460271757499935 Card 9720		6.00	
9/29		Purchase authorized on 09/28 Bosch Motors Towin 775-6232551 NV S300272737483239 Card 9720		100.00	
9/29		Purchase authorized on 09/28 Pilot_00340 Fernley NV S00460273062881640 Card 9720		33.02	525.88
10/1		Purchase authorized on 09/30 E-Z Stop Eureka NV P00000000772863720 Card 9720		7.04	
10/1		Prog Direct Ins Ins Prem 201001 xxxxx4390 Devin Devin Dowd		231.76	287.08
10/2		McEwen Mining IN Payroll 89393700006302x Dowd, Devin W	2,346.03		
10/2		Purchase authorized on 09/27 Cci*Hotel Res 800-468-3578 TX S300271764979280 Card 9720		206.70	2,426.41
10/5		Purchase authorized on 10/02 Paypal *Gbe Rental 402-935-7733 CA S300276485254214 Card 9720		700.00	
10/5		Purchase authorized on 10/04 Sidhu Place Eureka NV P00580278832924164 Card 9720		13.02	
10/5		Recurring Payment authorized on 10/04 Microsoft*Xbox Liv Msbill.Info WA S380279178873326 Card 9720		9.99	1,703.40
10/9		Purchase authorized on 10/08 Hdfs Bill Pay 888-691-4337 IL S300282559371650 Card 9720		410.30	
10/9		Purchase authorized on 10/08 Raine's Market Eureka NV P00000000972176979 Card 9720		23.47	
10/9		Purchase authorized on 10/09 E-Z Stop Eureka NV P00000000383111236 Card 9720		20.50	
10/9		Purchase authorized on 10/09 Wal-Mart Super Center Elko NV P00000000275551500 Card 9720		127.85	
10/9		Prog Specialty Ins Prem 201009 xxxxx2194 Devin Devin Down		61.26	1,060.02
10/13		Purchase authorized on 10/08 O E Fcu Main Hq Qc 925-454-4118 CA S300282561429416 Card 9720		472.13	
10/13		Purchase authorized on 10/09 Roku for Disney EI 816-2728107 DE S380283366980105 Card 9720		6.99	
10/13		Purchase authorized on 10/09 Custom Tattoos and Elko NV S380283804238350 Card 9720		100.00	
10/13		Purchase authorized on 10/11 Sidhu Place Eureka NV P00380285828278858 Card 9720		31.82	
10/13		Recurring Payment authorized on 10/12 Amazon Prime*Mk3Mq Amzn.Com/Bill WA S380286318758723 Card 9720		12.99	
10/13		Recurring Payment authorized on 10/12 Netflix.Com 408-5403700 CA S460286421028852 Card 9720		15.99	
10/13		Purchase authorized on 10/12 Sidhu Place Eureka NV P00580286835597377 Card 9720		10.22	
10/13		Purchase authorized on 10/13 Raine's Market Eureka NV P00000000474874630 Card 9720		17.07	392.81
10/14		Purchase authorized on 10/14 Raine's Market Eureka NV P00000000279699128 Card 9720		45.27	
10/14		ATT Payment 101220 729036012Epayk Devin Dowd		75.28	272.26
10/16		McEwen Mining IN Payroll 89598600037818x Dowd, Devin W	2,351.73		
10/16		Purchase authorized on 10/15 Sidhu Place Eureka NV P00580290082242225 Card 9720		53.40	
10/16		Non-WF ATM Withdrawal authorized on 10/16 901 N Main St Eureka NV 00380290781514990 ATM ID Sna0616 Card 9720		303.00	
10/16		Non-Wells Fargo ATM Transaction Fee		2.50	
10/16		Non-WF ATM Withdrawal authorized on 10/16 901 N Main St Eureka NV 00460290781975372 ATM ID Sna0616 Card 9720		303.00	
10/16		Non-Wells Fargo ATM Transaction Fee		2.50	1,959.59
10/19		Purchase authorized on 10/16 The Owl Club 775-2375280 NV S380290854248979 Card 9720		35.64	



**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>
10/19		Purchase authorized on 10/17 Raine's Market Eureka NV S380291836223512 Card 9720		4.58	
10/19		Purchase authorized on 10/17 Sidhu Place Eureka NV P00580291839300166 Card 9720		35.23	
10/19		Purchase authorized on 10/19 Sidhu Place Eureka NV P00460293814008111 Card 9720		9.61	1,874.53
10/20		Purchase authorized on 10/19 Eureka Public Work 888-8916064 NV S300293656408717 Card 9720		35.21	1,839.32
10/21		Online Transfer to Dowd D Way2Save Savings xxxxxx6808 Ref #Ib093J7Whg on 10/20/20		500.00	
10/21		Purchase authorized on 10/21 Raine's Market Eureka NV P00000000583976314 Card 9720		19.46	
10/21		Purchase authorized on 10/21 Sidhu Place Eureka NV P00460295821093280 Card 9720		35.03	
10/21		Purchase authorized on 10/21 Sidhu Place Eureka NV P00460295834199405 Card 9720		7.98	1,276.85
10/22		Purchase authorized on 10/20 Apple.Com/Bill 866-712-7753 CA S460294726647204 Card 9720		2.58	
10/22		Purchase authorized on 10/22 Raine's Market Eureka NV P00000000483839571 Card 9720		13.36	1,260.91
10/23		Zelle From Bryan Rigoberto Ramosramirez on 10/23 Ref # Usb1Mnx9Zml0	200.00		
10/23		Zelle to Ramos Ramirez Bryan on 10/23 Ref #Rp093x2Byc		190.00	
10/23		Purchase authorized on 10/23 Raine's Market Eureka NV P00000000882626960 Card 9720		48.34	1,222.57
10/26		Purchase authorized on 10/24 Sidhu Place Eureka NV P00460298824868688 Card 9720		28.33	
10/26		Zelle to Ramos Ramirez Bryan on 10/24 Ref #Rp0947Ckqs		200.00	
10/26		Recurring Payment authorized on 10/25 Vzwrllss*Apoccc Visv 800-922-0204 FL S460299355572647 Card 9720		127.58	
10/26		Recurring Payment authorized on 10/25 Apple.Com/Bill 866-712-7753 CA S460299519662453 Card 9720		11.99	
10/26		Purchase authorized on 10/26 Sidhu Place Eureka NV P00300300844936715 Card 9720		38.97	815.70
10/27		Recurring Payment authorized on 10/26 Vesta *AT&T Prepa 866-6083007 OR S460300388834433 Card 9720		50.06	
10/27		Purchase authorized on 10/27 E-Z Stop Eureka NV P00000000175601523 Card 9720		43.01	
10/27		Purchase authorized on 10/27 Sidhu Place Eureka NV P00380301686595371 Card 9720		30.80	
10/27		Purchase authorized on 10/27 C-A-L Ranch Stores #12 Elko NV P00000000937066338 Card 9720		159.56	532.27
<b>Ending balance on 10/27</b>					<b>532.27</b>
<b>Totals</b>			<b>\$4,897.76</b>	<b>\$6,470.52</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.

**Summary of Overdraft and Returned Item Fees**

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$210.00
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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/26/2020 - 10/27/2020	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	\$272.26 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$4,697.76 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	53 <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.

## 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 Way2Save<sup>®</sup> Savings

### Statement period activity summary

Beginning balance on 9/26	\$123.02
Deposits/Additions	500.00
Withdrawals/Subtractions	- 5.00
<b>Ending balance on 10/27</b>	<b>\$618.02</b>

Account number: **1747496808**

**DEVIN W DOWD**  
**ROCHELLE M SMITH**

*Nevada account terms and conditions apply*

For Direct Deposit use  
Routing Number (RTN): 321270742

### Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$232.39
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.02



**Transaction history**

<i>Date</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
10/21	Online Transfer From Dowd D Everyday Checking xxxxxx0698 Ref #b093J7Whg on 10/20/20	500.00		623.02
10/27	Monthly Service Fee		5.00	618.02
<b>Ending balance on 10/27</b>				<b>618.02</b>
<b>Totals</b>		<b>\$500.00</b>	<b>\$5.00</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 [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/26/2020 - 10/27/2020	Standard monthly service fee \$5.00	You paid \$5.00
<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	\$300.00	\$123.02 <input type="checkbox"/>
· A daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
· The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

AM/AM

