

# Wells Fargo Everyday Checking

August 11, 2020 ■ Page 1 of 6



EBONEY S MOORE  
335 E ALBERTONI ST # 200503  
CARSON CA 90746-1425

## 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 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 7/10	\$152.46
Deposits/Additions	4,556.48
Withdrawals/Subtractions	- 4,662.16
<b>Ending balance on 8/11</b>	<b>\$46.78</b>

Account number: **8223141527**

**EBONEY S MOORE**

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>
7/10		Purchase authorized on 07/08 Tmobile*Postpaid P 800-937-8997 WA S460191208589565 Card 3182		50.00	
7/10		Purchase authorized on 07/10 Wal-Mart #4101 Long Beach CA P00000000480355400 Card 3182		21.04	81.42
7/13		Purchase authorized on 07/09 Amazon.Com*Mj7Pz7R Amzn.Com/Bill WA S460191402856376 Card 3182		27.90	
7/13		Purchase authorized on 07/10 Little Caesars 594 562-290-0000 CA S380193168874488 Card 3182		22.74	
7/13		Purchase authorized on 07/10 Shell Service Station Long Beach CA P00580193190037106 Card 3182		18.56	12.22
7/14		Money Transfer authorized on 07/14 From Ebo CA S00300196354993153 Card 3182	86.68		
7/14		Money Transfer authorized on 07/14 From Ebo CA S00580196732863326 Card 3182	53.96		
7/14		ATM Withdrawal authorized on 07/14 4711 Candlewood St Lakewood CA 0001830 ATM ID 9898R Card 3182		80.00	72.86
7/15		Purchase Return authorized on 07/14 Amazon.Com Amzn.CO Amzn.Com/Bill WA S610197569540567 Card 3182	16.53		
7/15		Purchase authorized on 07/14 Amzn Mktp US*Mv9KI Amzn.Com/Bill WA S580196361712918 Card 3182		31.56	
7/15		Purchase authorized on 07/14 Amzn Mktp US*Mj1Dh Amzn.Com/Bill WA S380196361761864 Card 3182		29.65	
7/15		Purchase authorized on 07/15 7-Eleven Culver City CA P00000000172369093 Card 3182		11.01	17.17
7/17		Money Transfer authorized on 07/16 From MO Ebo NY S00460199249439581 Card 3182	99.00		
7/17		Odle Management Direct Dep 200717 92531476044490Y Moore,Eboney S	1,681.04		1,797.21
7/20		Zelle From Fantroy Felicia on 07/19 Ref # Bac4A687448F	1.00		
7/20		Zelle From Fantroy Felicia on 07/19 Ref # Bacdb801D4Ed Happy Belated Birthday	49.00		
7/20		Purchase authorized on 07/17 Tmobile*Postpaid P 800-937-8997 WA S460199268378562 Card 3182		50.00	
7/20		Purchase authorized on 07/18 Doordash*Cold Ston WWW.Doordash. CA S460201019898621 Card 3182		35.70	
7/20		Purchase with Cash Back \$ 60.00 authorized on 07/18 Food4Less 11500 S. Wes Los Angeles CA P00000000237210952 Card 3182		92.32	
7/20		Credit One Bank Payment 200717 41513588 Eboney Moore		35.00	
7/20		Capital One Mobile Pmt 200717 019933800040242 Moore Eboney		70.00	1,564.19
7/21		Recurring Payment authorized on 07/20 AAA CA Insurance - 800-924-6141 CA S58020243377251 Card 3182		79.64	
7/21		Cash eWithdrawal in Branch/Store 07/21/2020 9:43 Am 4711 Candlewood St Lakewood CA 3182		1,370.00	114.55
7/22		Purchase authorized on 07/20 Quadpay* Mayvenn Httpswww.Quad NY S380203245274499 Card 3182		71.44	43.11
7/23		Purchase authorized on 07/22 Mosaik Hookah Loun Downey CA S460204320482792 Card 3182		20.00	23.11
7/27		Money Transfer authorized on 07/24 From MO Ebo NY S00300207137996017 Card 3182	257.40		
7/27		Money Transfer authorized on 07/24 From Ebo CA S00580207139581407 Card 3182	20.09		
7/27		ATM Withdrawal authorized on 07/25 4711 Candlewood St Lakewood CA 0005397 ATM ID 9898R Card 3182		300.00	0.60
7/28		Money Transfer authorized on 07/28 From Ebo CA S00300211008209564 Card 3182	88.65		89.25
7/30		Money Transfer authorized on 07/30 From Ebo CA S00300212336833581 Card 3182	73.88		
7/30		Purchase authorized on 07/28 Amzn Mktp US*Mv2Gh Amzn.Com/Bill WA S380211141085238 Card 3182		8.70	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/30		Purchase authorized on 07/28 Amzn Mktg US*Mf24P Amzn.Com/Bill WA S460211141259547 Card 3182		13.51	
7/30		Purchase authorized on 07/28 Audible*Mf00x3Z11 Amzn.Com/Bill NJ S460211152602765 Card 3182		14.95	
7/30		Purchase authorized on 07/30 Dollar Tr 5825 Bellflo Lakewood CA P0000000970465144 Card 3182		27.63	98.34
7/31		Odle Management Direct Dep 200731 93831468929390Y Moore,Eboney S	1,143.67		
7/31		Money Transfer authorized on 07/31 From Ebo CA S00380213425635462 Card 3182	100.47		
7/31		Purchase authorized on 07/30 Quadpay* Mayvenn Httpswww.Quad NY S380212337337740 Card 3182		71.45	
7/31		ATM Withdrawal authorized on 07/31 4711 Candlewood St Lakewood CA 0002403 ATM ID 9893H Card 3182		1,250.00	21.03
8/3		Recurring Payment authorized on 07/30 Postmates E29B1 Ad 8778877815 CA S460213081210065 Card 3182		19.34	1.69
8/6		Money Transfer authorized on 08/06 From Dave Inc CA S00460220025569113 Card 3182	75.00		
8/6		ATM Withdrawal authorized on 08/06 4711 Candlewood St Lakewood CA 0000008 ATM ID 9898R Card 3182		220.00	-143.31
8/7		Money Transfer authorized on 08/06 From Moneylion, Inc. Moneylion, Inc NY P0000000689659929 Card 3182	50.00		
8/7		Money Transfer authorized on 08/06 From Moneylion, Inc. Moneylion, Inc NY P0000000872005880 Card 3182	50.00		
8/7		Money Transfer authorized on 08/06 From Moneylion, Inc. Moneylion, Inc NY P0000000474475952 Card 3182	45.00		
8/7		Purchase authorized on 08/06 Klover App Boost 8882938767 IL S460220051308952 Card 3182		0.02	1.67
8/10		Money Transfer authorized on 08/07 From MO Ebo NY S00300221098039925 Card 3182	0.75		
8/10		Money Transfer authorized on 08/08 From MO Ebo NY S00300221590158982 Card 3182	98.01		
8/10		Money Transfer authorized on 08/08 From Pcam Credit IX TX S00300221646288379 Card 3182	200.00		
8/10		Purchase authorized on 08/07 Cash App*Ebo*Add C 8774174551 CA S300220547160890 Card 3182		1.00	
8/10		ATM Withdrawal authorized on 08/08 Carson Carson CA 0008812 ATM ID 0632A Card 3182		260.00	
8/10		Purchase authorized on 08/08 Arco #42372 Ampm Carson CA P0000000383904911 Card 3182		31.00	
8/10		Purchase authorized on 08/08 Cash App*Monika PA 8774174551 CA S300222169306451 Card 3182		8.00	0.43
8/11		Money Transfer authorized on 08/11 From MO Ebo NY S00300224296250014 Card 3182	99.00		
8/11		Money Transfer authorized on 08/11 From Ebo CA S00380224296997779 Card 3182	157.60		
8/11		ATM Cash Deposit on 08/11 4711 Candlewood St Lakewood CA 0001410 ATM ID 9898R Card 3182	100.00		
8/11		Money Transfer authorized on 08/11 From Ebo CA S00460224421418809 Card 3182	9.75		
8/11		ATM Withdrawal authorized on 08/11 4711 Candlewood St Lakewood CA 0001409 ATM ID 9898R Card 3182		240.00	
8/11		ATM Withdrawal authorized on 08/11 4711 Candlewood St Lakewood CA 0001411 ATM ID 9898R Card 3182		80.00	46.78
<b>Ending balance on 8/11</b>					<b>46.78</b>
<b>Totals</b>			<b>\$4,556.48</b>	<b>\$4,662.16</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	\$87.50
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.*

**Summary of Overdraft Rewind <sup>®</sup> Benefits**

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	0	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$35.00

*Year-to-date totals reflect fees waived since the first full statement period of the calendar year. Amounts shown do not include any additional waivers and refunds of Overdraft Protection Advance Fees due to advances from credit cards.*

**Monthly service fee summary**

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) 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 07/10/2020 - 08/11/2020	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	-\$143.31 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,824.71 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	24 <input checked="" 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		

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**IMPORTANT ACCOUNT INFORMATION:**

**As a valuable customer, your monthly service fee for this Everyday Checking account will be waived beginning November 9, 2020 for nine consecutive fee periods.**

If you have converted or choose to convert this Everyday Checking account to another checking account type at any time, this waiver will not be applied to that account. The terms of that new account, including the applicable monthly service fee and options to avoid the fee, will apply.

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 Everyday 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.



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**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.

