

Wells Fargo Combined Statement of Accounts

November 23, 2020 ■ Page 1 of 6



JULIE M ROACH
833 W AVON ST
FREEPORT IL 61032-4903

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. (119)
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 checked="" 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"/>

Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	2404936698	-35.38	-174.08
Wells Fargo Way2Save [®] Savings	4	3858776176	0.00	6.00
Total deposit accounts			-\$35.38	-\$168.08

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 10/23	-\$35.38
Deposits/Additions	856.26
Withdrawals/Subtractions	- 994.96
Ending balance on 11/23	-\$174.08

Account number: **2404936698****JULIE M ROACH***Utah account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 124002971

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000003858776176

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/23		Overdraft Fee for a Transaction Posted on 10/22 \$28.19		35.00	-70.38
		Recurring Payment Authori Zed on 10/21 Geico *Auto 800-841-			
10/26		Recurring Payment authorized on 10/24 Amazon Prime*2T1Kw Amzn.Com/Bill WA S580298440673860 Card 2756		5.99	-76.37
10/27		Overdraft Fee for a Transaction Posted on 10/26 \$5.99 Recurring Payment Authori Zed on 10/24 Amazon Prime*2T1Kw Amzn.Com		35.00	-111.37
11/9		Money Transfer authorized on 11/07 From Julie Roach IL S00300312338145876 Card 2756	197.00		85.63
11/10		Online Transfer to Roach J Way2Save Savings xxxxxx6176 Ref #Ib0977Szsg on 11/10/20		35.63	50.00
11/12		Money Transfer authorized on 11/10 From Julie Roach IL S00380316164859962 Card 2756	98.50		
11/12		Online Transfer From Roach J Everyday Checking xxxxxx1312 Ref #Ib097Bml4T on 11/10/20	20.27		
11/12		Online Transfer From Roach J Way2Save Savings xxxxxx6176 Ref #Ib097Bmlqt on 11/10/20	15.63		
11/12		Online Transfer From Roach J Way2Save Savings xxxxxx1243 Ref #Ib097Bmm7J on 11/10/20	6.00		
11/12		Purchase authorized on 11/10 Cash App*Julie Roa 8774174551 CA S580315640711775 Card 2756		20.00	
11/12		Non-WF ATM Withdrawal authorized on 11/10 5318 N. Second St. Loves Park IL 00460316167009495 ATM ID M296024 Card 2756		102.50	
11/12		Non-Wells Fargo ATM Transaction Fee		2.50	
11/12		Non-WF ATM Withdrawal authorized on 11/10 4545 Sandy Hollow Road Rockford IL 00460316228100162 ATM ID P335582 Card 2756		62.99	
11/12		Non-Wells Fargo ATM Transaction Fee		2.50	-0.09
11/16		Money Transfer authorized on 11/15 From Julie Roach IL S00380320823218647 Card 2756	34.48		
11/16		Money Transfer authorized on 11/16 From Julie Roach IL S00580321740978367 Card 2756	394.00		
11/16		Online Transfer to Roach J Everyday Checking xxxxxx1312 Ref #Ib098Dj25R on 11/16/20		48.39	
11/16		Purchase authorized on 11/16 Wal-Mart #1737 Villa Park IL P00000000675491214 Card 2756		103.74	
11/16		Save As You Go Transfer Debit to Xxxxxxxxxxxx6176		1.00	275.26
11/18		Purchase authorized on 11/16 McDonald's M2594 Freeport IL S46032223000943 Card 2756		19.18	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/18		Purchase authorized on 11/18 West St. Mobil Freeport IL P00000000179382486 Card 2756		8.64	
11/18		Save As You Go Transfer Debit to XXXXXXXXXXXX6176		2.00	245.44
11/20		Online Transfer From Roach J Everyday Checking xxxxxx1312 Ref #1b09929R5F on 11/20/20	30.39		
11/20		Purchase authorized on 11/19 Cash App*Julie Roa 8774174551 CA S300324857954642 Card 2756		30.00	
11/20		Non-WF ATM Withdrawal authorized on 11/20 1753 S. West Ave. Freeport IL 00380325520195790 ATM ID 03520433 Card 2756		204.00	
11/20		Non-Wells Fargo ATM Transaction Fee		2.50	
11/20		Purchase authorized on 11/20 Freeport Mobil Freeport IL P0000000079490220 Card 2756		20.01	
11/20		Purchase authorized on 11/20 Hy-Vee Clinton 1 901 S 4T Clinton IA P00380325707172410 Card 2756		5.62	
11/20		Save As You Go Transfer Debit to XXXXXXXXXXXX6176		3.00	10.70
11/23		Money Transfer authorized on 11/21 From Julie Roach IL S00380326288374421 Card 2756	53.99		
11/23		Purchase authorized on 11/20 Idx Car Wash Datac El Dorado AR S380325523115245 Card 2756		8.00	
11/23		Recurring Payment authorized on 11/21 Geico *Auto 800-841-3000 DC S460326530710852 Card 2756		236.77	
11/23		Overdraft Protection From 3858776176	6.00		-174.08
Ending balance on 11/23					-174.08
Totals			\$856.26	\$994.96	

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	\$70.00	\$70.00
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 wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/23/2020 - 11/23/2020 Standard monthly service fee \$10.00 You paid \$0.00

The bank has waived the fee for this fee period.

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Minimum daily balance \$500.00 -\$174.08
- Total amount of qualifying direct deposits \$500.00 \$0.00
- Age of primary account owner 17 - 24
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

RC/RC

IMPORTANT ACCOUNT INFORMATION:

As a valuable customer, your monthly service fee for this Everyday Checking account is 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.

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.

**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.

Great News! The daily ATM withdrawal limit for each debit/ATM card linked to your checking account is being increased to \$1,010. The increase becomes effective between November 1 and November 8, 2020.

Wells Fargo Way2Save® Savings**Statement period activity summary**

Beginning balance on 10/23	\$0.00
Deposits/Additions	41.63
Withdrawals/Subtractions	- 35.63
Ending balance on 11/23	\$6.00

Account number: **3858776176****JULIE M ROACH***Utah account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 124002971

Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$1.97
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.04



Transaction history

<i>Date</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
11/10	Online Transfer From Roach J Everyday Checking xxxxxx6698 Ref #Ib0977Szsg on 11/10/20	35.63		
11/10	* Online Transfer to Roach J Way2Save Savings xxxxxx1243 Ref #Ib0977T68Q on 11/10/20		20.00	15.63
11/12	* Online Transfer to Roach J Everyday Checking xxxxxx6698 Ref #Ib097Bmlqt on 11/10/20		15.63	0.00
11/17	Save As You Go Transfer Credit From Xxxxxxxxxxxx6698	1.00		1.00
11/19	Save As You Go Transfer Credit From Xxxxxxxxxxxx6698	2.00		3.00
11/23	Save As You Go Transfer Credit From Xxxxxxxxxxxx6698	3.00		6.00
Ending balance on 11/23				6.00
Totals		\$41.63	\$35.63	

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.

* Indicates transaction counts toward the Regulation D and Wells Fargo savings withdrawal and transfer limit. Except outgoing wire transfers, there is no limit on the number of withdrawals or transfers made in person at an ATM or Wells Fargo location or on any types of deposits. For more information, please refer to your Account Agreement.

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 10/23/2020 - 11/23/2020	Standard monthly service fee \$5.00	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	\$300.00	\$0.00 <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	\$6.00 <input checked="" 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

