Wells Fargo Everyday Checking

KAMREN WALLACE
628 W 79TH ST
LOS ANGELES CA 90044-6061

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	✓	Direct Deposit	✓
Online Bill Pay		Auto Transfer/Payment	
Online Statements	✓	Overdraft Protection	
Mobile Banking	✓	Debit Card	
My Spending Report	✓	Overdraft Service	

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 7/23	-$202.44
Deposits/Additions	1,216.33
Withdrawals/Subtractions	- 1,149.78
Ending balance on 8/24	**-$135.89**

Account number: **5139713142**

KAMREN WALLACE

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.

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Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/24		NSF Return Item Fee for a Transaction Received on 07/23 $117.65 Check # 07001		35.00	
7/24		Office Depot, IN Dir Dep 200724 5780689431 Wallace Kamren	294.09		
7/24		Instacash Paymen Moneylion 200724 Ic8Cb0B5D91Fdd4 Wallace Kamren	50.00		
7/24		Payday Exp-Midwi Retry Pymt 200723 CA-11720-0102 Kamren Wallace		176.47	
7/24		Earnin Active Paymentret xxxxx1997 Kamren Wallace		16.50	
7/24		Earnin Active Paymentret xxxxx2038 Kamren Wallace		20.00	
7/24		Earnin Active Paymentret xxxxx2027 Kamren Wallace		23.50	
7/24		Earnin Active Paymentret xxxxx2011 Kamren Wallace		24.50	-154.32
7/27		Overdraft Fee for a Transaction Posted on 07/24 $16.50 Earnin Active Paymentret xxxxx1 997 Kamren Wallace		35.00	
7/27		Overdraft Fee for a Transaction Posted on 07/24 $20.00 Earnin Active Paymentret xxxxx2 038 Kamren Wallace		35.00	
7/27		Overdraft Fee for a Transaction Posted on 07/24 $23.50 Earnin Active Paymentret xxxxx2 027 Kamren Wallace		35.00	-259.32
8/7		Office Depot, IN Dir Dep 200807 5913989477 Wallace Kamren	365.65		106.33
8/10		Zelle From Henderson Marsha on 08/09 Ref # Bac104D0Ac3D	140.00		
8/10		Purchase authorized on 08/09 7-Eleven Los Angeles CA P00000000736927507 Card 4847		10.83	
8/10		ATM Withdrawal authorized on 08/10 245 N Larchmont Los Angeles CA 0009923 ATM ID 0697C Card 4847		80.00	
8/10		Moneytree #0553 Moneytree 200810 618224993773188 Wallace, Kamren M		58.82	
8/10	9002	Check		58.82	37.86
8/11		Purchase authorized on 08/09 Tumby's Pizza 8509 S Figuer CA S460222810259450 Card 4847		8.73	
8/11		Usalliancews Ecm Loan Pay 200810 59891244 Kamren Wallace		106.00	-76.87
8/12		NSF Return Item Fee for a Transaction Received on 08/11 $300.00 Speedy #29 Payment Loan 37835705 Wallace, Kamren		35.00	
8/12		Overdraft Fee for a Transaction Posted on 08/11 $106.00 Usalliancews Ecm Loan Pay 200810 59891244 Kamren Wallace		35.00	
8/12		Purchase authorized on 08/10 Doordash*Wingstop WWW.Doordash. CA S580223714574321 Card 4847		20.61	-167.48
8/21		Office Depot, IN Dir Dep 200821 6052273582 Wallace Kamren	366.59		
8/21		Speedy #29 Payment Loan 37907672 Wallace, Kamren		300.00	-100.89
8/24		Overdraft Fee for a Transaction Posted on 08/21 $300.00 Speedy #29 Payment Loan 37907672 Wallace, Kamren		35.00	-135.89
Ending balance on 8/24					**-135.89**
Totals			**$1,216.33**	**$1,149.78**	

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 checks written *(checks listed are also displayed in the preceding Transaction history)*

Number	Date	Amount
9002	8/10	58.82

Items returned unpaid

Date	Description	Amount
7/24	Check Reference # 00008077008613991750	117.65
7/27	Advance America Retry Pymt 200724 1126Qx13448877 Kamren Wallace Reference # 096016934252428	117.64

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Items returned unpaid (continued)

Date	*Description*	*Amount*
8/7	Advance America Retry Pymt 200806 1126Qx13778894 Kamren Wallace Reference # 096016934836562	117.64
8/12	Speedy #29 Payment Loan 37835705 Wallace, Kamren Reference # 103100198100373	300.00

Summary of Overdraft and Returned Item Fees

	Total this statement period	*Total year-to-date*
Total Overdraft Fees	$175.00	$280.00
Total Returned Item Fees	$70.00	$455.00

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 07/23/2020 - 08/24/2020	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	-$259.32 ☐
· Total amount of qualifying direct deposits	$500.00	$1,076.33 ☑
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	3 ☐
· 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 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.

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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Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A **Enter the ending balance** on this statement. $

B **List outstanding deposits and other credits** to your account that do not appear on this statement. **Enter the total** in the column to the right.

Description	Amount
Total	$

+ $

C **Add** A **and** B to calculate the subtotal. = $

D **List outstanding checks, withdrawals, and other debits** to your account that do not appear on this statement. **Enter the total** in the column to the right.

Number/Description	Amount
Total	$

- $

E **Subtract** D **from** C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = $

General statement policies for Wells Fargo Bank

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

- **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

  1. Tell us your name and account number (if any).
  2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  3. Tell us the dollar amount of the suspected error.

  We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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