

Wells Fargo Combined Statement of Accounts

September 18, 2020 ■ Page 1 of 8



KAREN L MARGOSSIAN
5925 VIA CAPRI
LAS VEGAS NV 89122-7569

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. (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 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.

Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	1064976887	1,709.50	3.72
Wells Fargo Way2Save [®] Savings	7	2753435607	-4.99	-4.99
Total deposit accounts			\$1,704.51	-\$1.27

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 8/20	\$1,709.50
Deposits/Additions	2,388.01
Withdrawals/Subtractions	- 4,093.79
Ending balance on 9/18	\$3.72

Account number: **1064976887****KAREN L MARGOSSIAN**

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
8/20		Cashed/Deposited Item Retn Unpaid Fee		12.00	
8/20		Deposited Item Retn Unpaid - Paper 200820		1,995.00	
8/20		Purchase authorized on 08/18 Boulder Food Mart Las Vegas NV S380231820484367 Card 3659		40.75	-338.25
8/24		Nevada Esd Dir Dep 200821 Pua650967 Karen L Margossian	181.00		-157.25
8/26		Nevada Esd Dir Dep 200825 Pua694681 Karen L Margossian	181.00		
8/26		Dave, Inc Debit 5F4654256021C9D0Aa44930D/ Feba3Be1160F616		1.00	22.75
8/28		ATM Withdrawal authorized on 08/28 4578 Boulder Hwy Las Vegas NV 0006947 ATM ID 9965Y Card 3659		20.00	2.75
8/31		Purchase authorized on 08/30 Smokers Las Vegas NV P00580244151735389 Card 3659		2.41	0.34
9/3		SSA Treas 310 Xxsoc Sec 090320 xxxxx9793A SSA Karen L Margossian	976.00		
9/3		Purchase authorized on 09/03 Circle K 01253 5485 E Las Vegas NV P00000000279211013 Card 3659		45.09	931.25
9/4		Purchase authorized on 09/03 Sq *Tom's Smoke Sh Las Vegas NV S460248025830687 Card 3659		16.00	
9/4		Purchase authorized on 09/03 Dollarplus 2 LLC Las Vegas NV P00380248085892328 Card 3659		9.39	
9/4		Non-WF ATM Withdrawal authorized on 09/03 *Boulder Harmon Las Vegas NV 00300248116857089 ATM ID Invd5550 Card 3659		203.00	
9/4		Non-Wells Fargo ATM Transaction Fee		2.50	700.36
9/8		Money Transfer authorized on 09/07 From Karen Margossian WI S00460252066095185 Card 3659	150.00		


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>
9/8		Purchase authorized on 09/03 Longhorn Hotel Las Vegas NV S300247841278779 Card 3659		223.61	
9/8		Purchase authorized on 09/04 Bvd*Numbergurutria 786-4826779 NY S580249014725837 Card 3659		1.00	
9/8		Non-WF ATM Withdrawal authorized on 09/04 *Boulder Harmon Las Vegas NV 00300249170893017 ATM ID Invd0048 Card 3659		43.00	
9/8		Non-Wells Fargo ATM Transaction Fee		2.50	
9/8		Purchase authorized on 09/04 Driversupportbill. 877-6152403 TX S380249190234772 Card 3659		9.99	
9/8		Purchase authorized on 09/05 Dotty's 90 Las Vegas NV S300249553198423 Card 3659		12.39	
9/8		Purchase authorized on 09/05 Longhorn Hotel Las Vegas NV S380249646479254 Card 3659		184.63	
9/8		ATM Withdrawal authorized on 09/05 4578 Boulder Hwy Las Vegas NV 0004604 ATM ID 4494T Card 3659		100.00	
9/8		Purchase authorized on 09/05 Smokers Las Vegas NV P00300249785155496 Card 3659		44.20	
9/8		Purchase authorized on 09/05 Shell Service Station Las Vegas NV P00460249790578588 Card 3659		28.75	
9/8		Purchase authorized on 09/05 Albertsons #105 Las Vegas NV P0000000989246875 Card 3659		63.10	
9/8		ATM Withdrawal authorized on 09/06 4578 Boulder Hwy Las Vegas NV 0004986 ATM ID 4494T Card 3659		200.00	
9/8		Purchase authorized on 09/06 Circle K 03369 Las Vegas NV S380251228134511 Card 3659		1.99	
9/8		Purchase authorized on 09/07 Shell Service Station Las Vegas NV P00460251833815803 Card 3659		4.48	
9/8		Purchase authorized on 09/07 7-Eleven Las Vegas NV P00000000136392024 Card 3659		7.29	
9/8		ATM Withdrawal authorized on 09/07 Tropicana Eastern Las Vegas NV 0007179 ATM ID 4663S Card 3659		40.00	-116.57
9/9		NSF Return Item Fee for a Transaction Received on 09/08 \$113.05 Allstate Ins CO Ins Prem SEP 20 000000886644 557 Margossian		35.00	
9/9		Gasbuddy Gasbuddy I8Ww9x8Y2	0.01		
9/9		Purchase authorized on 09/07 Rebel #2141 Las Vegas NV S460251818574729 Card 3659		5.00	
9/9		Purchase authorized on 09/07 Arco #42370 Ampm Las Vegas NV S380252182370125 Card 3659		30.00	
9/9		Purchase authorized on 09/07 Grubhubcapriottiss Grubhub.Com NY S380252205674848 Card 3659		41.00	-227.56
9/14		Money Transfer authorized on 09/13 From Karen Margossian WI S00580257762139172 Card 3659	400.00		
9/14		Money Transfer authorized on 09/13 From Karen Margossian WI S00460257792413457 Card 3659	500.00		
9/14		ATM Withdrawal authorized on 09/13 4626 S Maryland Pkwy Las Vegas NV 0001398 ATM ID 5456Z Card 3659		200.00	
9/14		Purchase authorized on 09/13 Shell Service Station Las Vegas NV P00380258141955212 Card 3659		30.00	
9/14		Non-WF ATM Withdrawal authorized on 09/14 4110 S Maryland Parkwa Las Vegas NV 00460258283106035 ATM ID NH054490 Card 3659		103.00	
9/14		Non-Wells Fargo ATM Transaction Fee		2.50	
9/14		Purchase authorized on 09/14 Blueberry Blueberry HI Las Vegas NV P00000000371756739 Card 3659		31.78	
9/14		Dave, Inc Debit 5F5F63578CD10Fef2C8C5D11/ 6F081C1A1A85Fee		1.00	304.16
9/15		Purchase authorized on 09/14 Expedia 7549586192 Expedia.Com WA S580258257904778 Card 3659		60.08	
9/15		Recurring Payment authorized on 09/14 Google*Google Stor Internet CA S580258385463480 Card 3659		19.99	
9/15		Purchase authorized on 09/14 Expedia 7549586192 877-903-0071 WA S580258741925485 Card 3659		11.34	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/15		Purchase authorized on 09/14 Expedia 7549690641 Expedia.Com WA S380259059942659 Card 3659		60.08	
9/15		ATM Withdrawal authorized on 09/15 1300 E Flamingo Rd Las Vegas NV 0006433 ATM ID 2369W Card 3659		60.00	
9/15		Albert Savings D EDI Pymnts 27016060 Karen Margossian		8.00	84.67
9/16		Purchase authorized on 09/14 U-Haul Moving & St Las Vegas NV S460258642450662 Card 3659		59.56	25.11
9/17		Purchase authorized on 09/15 Records Look 877-746-6573 MI S580259421818960 Card 3659		1.00	
9/17		Purchase authorized on 09/15 Records Look 877-746-6573 MI S580259421899771 Card 3659		9.95	
9/17		Purchase authorized on 09/15 Spy Fly Com 800-301-5849 CA S580259438253727 Card 3659		1.00	
9/17		Purchase authorized on 09/15 Robertos Taco Shop Las Vegas NV S460259559431315 Card 3659		6.45	6.71
9/18		Purchase authorized on 09/17 Google* Dscard 650-2530000 CA S460262171171559 Card 3659		2.99	3.72
Ending balance on 9/18					3.72
Totals			\$2,388.01	\$4,093.79	

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.

Items returned unpaid

Date	Description	Amount
9/9	Allstate Ins CO Ins Prem SEP 20 000000886644557 MargossianReference # 021000023824282	113.05
9/10	Gasbuddy Gasbuddy I2Nnb9Rxx Karen L Margossian Reference # 273976360025624	0.01

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$35.00	\$70.00

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[®] Benefits

	Total this statement period	Total year-to-date
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 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 08/20/2020 - 09/18/2020	Standard monthly service fee \$10.00	You paid \$0.00
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Monthly service fee summary (continued)

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	-\$338.25 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,338.01 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	31 <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		

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.



IMPORTANT ACCOUNT INFORMATION

Effective June 1, 2020, the Deposit Account Agreement has been updated.

In the section of the Deposit Account Agreement titled "Available balance, posting order, and overdrafts," the second bullet of the paragraph titled "Then, we sort your transactions into categories before we process them" under the subsection titled "How do we process (post) transactions to your account?" is deleted and replaced with the following: "Then, we process withdrawals/payments we have previously authorized and cannot return unpaid, such as debit card purchases, ATM withdrawals, account transfers, Online Bill Pay transactions, and teller-cashed checks. If we receive more than one of these transactions for payment from your account, we will generally sort and pay them based on the date and time you conducted the transactions. For a debit card transaction, if a merchant does not seek authorization from the Bank at the time of the transaction or you conducted the transaction more than 10 business days before we receive it for payment, we will use the date the transaction is received for payment from your account. For some transactions, such as Online Bill Pay transactions or teller-cashed checks, the time may be assigned by our systems and may vary from the time it was conducted. Multiple transactions that have the same time will be sorted and paid from lowest to highest dollar amount."

For questions, please call the number listed on your statement.

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® Savings

Statement period activity summary

Beginning balance on 8/20	-\$4.99
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
Ending balance on 9/18	-\$4.99

Account number: **2753435607**

KAREN L MARGOSSIAN

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	\$0.00
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.01

Summary of Overdraft and Returned Item Fees

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/20/2020 - 09/18/2020

Standard monthly service fee \$5.00

You paid \$0.00

The bank has waived the fee for this fee period. For the next fee period, you need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service fee

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

- Minimum daily balance
- A daily automatic transfer from a Wells Fargo checking account
- Save As You Go® transfer from a Wells Fargo checking account
- A monthly automatic transfer from a Wells Fargo checking account
- The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)

Minimum required

This fee period

\$300.00	-\$4.99 <input type="checkbox"/>
\$1.00	\$0.00 <input type="checkbox"/>
\$1.00	\$0.00 <input type="checkbox"/>
\$25.00	\$0.00 <input type="checkbox"/>

AM/AM

