

# Wells Fargo Everyday Checking

August 25, 2020 ■ Page 1 of 4



KASH M CARTER  
16621 ALLTHORN ST  
HESPERIA CA 92345-5903

## 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: wells Fargo.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 wells Fargo.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 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 7/27     | \$0.00        |
| Deposits/Additions            | 50.00         |
| Withdrawals/Subtractions      | - 40.60       |
| <b>Ending balance on 8/25</b> | <b>\$9.40</b> |

Account number: **7121206952**

**KASH M CARTER**

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**

| Date                          | Check Number | Description  | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|-------------------------------|--------------|--|---------------------|---------------------------|----------------------|
| 7/27                          |              | Deposit  | 50.00               |                           | 50.00                |
| 8/10                          |              | Purchase authorized on 08/08 Chevron 0307825 North Las Veg NV S580222041112110 Card 7046 |                     | 39.60                     |                      |
| 8/10                          |              | Save As You Go Transfer Debit to XXXXXXXXXXXX5309  |                     | 1.00                      | 9.40                 |
| <b>Ending balance on 8/25</b> |              |  |                     |                           | <b>9.40</b>          |
| <b>Totals</b>                 |              |  | <b>\$50.00</b>      | <b>\$40.60</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 07/27/2020 - 08/25/2020 | Standard monthly service fee \$10.00 | You paid \$0.00 |
|------------------------------------|--------------------------------------|-----------------|

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. Your fee waiver is about to expire. You will need to meet one of the requirements to avoid the monthly service fee.

| How to avoid the monthly service fee  | Minimum required | This fee period                 |
|---|------------------|---------------------------------|
| Have any <b>ONE</b> of the following account requirements   |                  |                                 |
| · Minimum daily balance   | \$1,500.00       | \$9.40 <input type="checkbox"/> |
| · Total amount of qualifying direct deposits  | \$500.00         | \$0.00 <input type="checkbox"/> |
| · Total number of posted debit card purchases or posted debit card payments of bills in any combination | 10               | 1 <input 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:**

**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.



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- 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.

