

Wells Fargo Everyday Checking

September 24, 2020 ■ Page 1 of 6



KEILAN R DENWITTY
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3302 W ALPINE AVE
STOCKTON CA 95204-2533

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	<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 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 8/26	-\$210.69
Deposits/Additions	1,042.19
Withdrawals/Subtractions	- 804.86
Ending balance on 9/24	\$26.64

Account number: **6966154558**

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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>
9/1		Ssi Treas 310 Xxsupp Sec 090120 xxxxx9004 Ssi N1*Gd*Kelly Z Laughlin \N1*Be*Keilan R Denwi	848.15		
9/1		Purchase authorized on 09/01 Dollar General 2150 W Alp Stockton CA P00460245581819953 Card 4602		96.83	540.63
9/2		Purchase authorized on 09/01 Cash App*Kelly*Add 8774174551 CA S300245642171607 Card 4602		15.00	
9/2		Recurring Payment Reversal on 09/01 Bvd*Beenverifiedtr 855-9046471 NY S610246549481794 Card 4602	26.89		552.52
9/4		Purchase authorized on 09/02 Kellys Country Clu Stockton CA S580246551317918 Card 4602		5.00	
9/4		Purchase authorized on 09/02 Mountain Mikes Piz Mountainmikes CA S300246837378153 Card 4602		34.86	
9/4		Purchase with Cash Back \$ 40.00 authorized on 09/03 Cvs/Pharmacy #09 09147--2 Stockton CA P00580248113817310 Card 4602		78.90	
9/4		Purchase with Cash Back \$ 170.00 authorized on 09/04 Crushed Ice Market Bakersfield CA P00000000873856859 Card 4602		175.00	
9/4		Purchase authorized on 09/04 Shell Service Station Bakersfield CA P00380248829587048 Card 4602		26.20	232.56
9/8		Zelle to Duke Darrell D on 09/05 Ref #Pp08Skdr72		20.00	212.56
9/9		Chime P2P 200909 Kelly Z Laughli Wells Fargo	2.65		215.21
9/10		Withdrawal Made In A Branch/Store		60.00	155.21
9/14		Non-WF ATM Withdrawal authorized on 09/12 1551 W. Fremont St., St Stockton CA 00580256690102979 ATM ID Rt42562 Card 3806		32.80	
9/14		Non-Wells Fargo ATM Transaction Fee		2.50	
9/14		Purchase authorized on 09/12 Big Lots Stores 2720 Coun Stockton CA P00380256715797291 Card 3806		14.16	
9/14		Purchase authorized on 09/12 Carls Jr 7485 Stockton CA S580257088170377 Card 3806		19.62	
9/14		Purchase authorized on 09/12 Craft Beer & Liquor Zo Stockton CA P00000000683093337 Card 3806		4.85	
9/14		Purchase authorized on 09/12 Seminary Gas Oakland CA P00000000384582925 Card 3806		20.20	
9/14		Purchase authorized on 09/13 7-Eleven Stockton CA P00000000336837266 Card 3806		15.23	45.85
9/15		Purchase authorized on 09/13 Postmates C0Bbb th Httpspostmate CA S380258034775621 Card 3806		39.52	6.33
9/16		Purchase authorized on 09/15 Foreclosure.Homes 800-3488869 CA S380259572543728 Card 3806		1.00	
9/16		Recurring Payment authorized on 09/15 Foreclosure.Homes. 866-489-4238 CA S300259572953282 Card 3806		0.50	
9/16		Purchase authorized on 09/15 Hudforeclosed.Com 877-503-8719 CA S580259583273677 Card 3806		1.00	3.83
9/17		Recurring Payment authorized on 09/16 Postmates Membersh Httpspostmate CA S300260508723759 Card 3806		9.99	-6.16
9/18		Overdraft Fee for a Transaction Posted on 08/17 \$29.96 Recurring Payment Authori Zed on 08/15 Public Datacheck.C 800-820-	35.00		
9/18		Overdraft Fee for a Transaction Posted on 08/19 \$8.99 Recurring Payment Authori Zed on 08/18 Netflix.Com Netflix.	35.00		
9/18		Overdraft Fee for a Transaction Posted on 08/24 \$26.89 Recurring Payment Authori Zed on 08/15 Bvd*Beenverifiedtr 855-9046	35.00		
9/18		Card Claim Final Credit 20916203507	9.99		108.83
9/21		ATM Withdrawal authorized on 09/20 2828 Country Club Blvd, Stockton CA 0001980 ATM ID 6915J Card 3806		40.00	
9/21		Purchase authorized on 09/21 7-Eleven Stockton CA P00000000689299192 Card 3806		15.94	52.89



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/22		Purchase authorized on 09/21 Coalinga Mart Coalinga CA P00300266087783839 Card 3806		20.01	32.88
9/23		Card Claim Final Credit 20916203504	49.51		
9/23		Purchase authorized on 09/21 Old Towne Liquor Bakersfield CA S460266155411274 Card 3806		15.20	
9/23		Purchase authorized on 09/23 346 Fastrip 805 34th St Bakersfield CA P00580267647198503 Card 3806		38.36	28.83
9/24		Recurring Payment authorized on 09/23 Foreclosure.Homes. 866-489-4238 CA S460267411722331 Card 3806		0.50	
9/24		Purchase authorized on 09/24 7-Eleven Stockton CA P00000000981840044 Card 3806		1.69	26.64
Ending balance on 9/24					26.64
Totals			\$1,042.19	\$804.86	

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

Fee period 08/26/2020 - 09/24/2020	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	-\$105.69 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$850.80 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	23 <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:

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.

