

Wells Fargo Opportunity CheckingSM

November 23, 2020 ■ Page 1 of 8



KEONTE LIVINGSTON
13218 AVALON BLVD APT 310
LOS ANGELES CA 90061-2364

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 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"/>

Statement period activity summary

Beginning balance on 10/23	\$296.05
Deposits/Additions	3,756.86
Withdrawals/Subtractions	- 4,066.34
Ending balance on 11/23	-\$13.43

Account number: **3528603578**

KEONTE LIVINGSTON

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>
10/23		Purchase authorized on 10/21 Denny's #7709 Onli 999-999-9999 CA S300296073341532 Card 1371		25.72	
10/23		Purchase authorized on 10/22 Branch Messenger I 866-5472413 MN S460296344904112 Card 1371		75.00	
10/23		Purchase authorized on 10/22 Quick Gasoline Ontario CA P00000000179632911 Card 1371		8.61	
10/23		Non-WF ATM Withdrawal authorized on 10/22 101 N. Vineyard Avenue Ontario CA 00580297152019940 ATM ID P424728 Card 1371		22.50	
10/23		Non-Wells Fargo ATM Transaction Fee		2.50	
10/23		Empower Transfer 201023 3141051865 Keonte Livingston		25.00	136.72
10/26		Purchase Return authorized on 10/23 Motel 6 - Ontario Ontario CA S580297019625126 Card 1371	50.00		
10/26		Money Transfer authorized on 10/24 From Branch Messenger MN S00580298516193129 Card 1371	70.01		
10/26		Money Transfer authorized on 10/25 From Brigit NY S00300300134435884 Card 1371	0.01		
10/26		Money Transfer authorized on 10/25 From Brigit NY S00380300134650377 Card 1371	50.00		
10/26		Vbs Betterday 8662580165 201025 Bet2975845CD Keonte Livingston	200.00		
10/26		Empower Inc 1000076005 201026 Empower Advance Keontelivingston	50.00		
10/26		Westside Lending 8882177531 102620 Credit Keonte Livingston	200.00		
10/26		Moneytree #0592 Moneytree 201026 615575965958353 Livingston, Keonte	90.00		
10/26		Purchase authorized on 10/22 Motel 6 - Ontario Ontario CA S580297019625126 Card 1371		50.00	
10/26		Recurring Payment authorized on 10/23 Apple.Com/Bill 866-712-7753 CA S460298044527617 Card 1371		6.99	
10/26		Purchase authorized on 10/23 Louisiana Fried Ch Compton CA S460298142674083 Card 1371		12.40	
10/26		Purchase authorized on 10/23 Lyft *Ride Fri 9 Lyft.Com CA S580298144214824 Card 1371		6.36	
10/26		Purchase authorized on 10/23 Rose Motel Compton CA S580298150936193 Card 1371		75.00	
10/26		Non-WF ATM Withdrawal authorized on 10/24 740 W Rosecrans Compton CA 00300298572425230 ATM ID P434015 Card 1371		103.50	
10/26		Non-Wells Fargo ATM Transaction Fee		2.50	
10/26		Purchase authorized on 10/25 Chevron/Ziba Investment Compton CA P00460299732209889 Card 1371		1.49	
10/26		Purchase authorized on 10/25 Chevron/Ziba Investment Compton CA P00580300154230713 Card 1371		3.98	584.52
10/27		Purchase authorized on 10/25 Pizza Hut 024841 Https://lpcha CA S300300146319927 Card 1371		42.92	
10/27		Purchase authorized on 10/26 Hotelscom919753044 Hotels.Com WA S580300525595608 Card 1371		199.00	
10/27		Purchase authorized on 10/26 Big 5 Sporting 146 Fontana CA P00000000636253284 Card 1371		26.94	
10/27		Non-WF ATM Withdrawal authorized on 10/26 10115 Sierra Ave Fontana CA 00460301079172011 ATM ID Dat07917 Card 1371		102.95	
10/27		Non-Wells Fargo ATM Transaction Fee		2.50	210.21
10/28		Purchase authorized on 10/27 Hotelscom920256410 Hotels.Com WA S580302043701241 Card 1371		191.93	18.28
10/29		Young Guns Conta Direct Dep 201029 580041322531Lwd Livingston,Keonte	348.98		
10/29		Young Guns Conta Direct Dep 201029 412555042806Lwd Livingston,Keonte	498.31		
10/29		Purchase authorized on 10/28 El Gallo Giro Fontana CA S380303129776302 Card 1371		12.76	


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>
10/29		Non-WF ATM Withdrawal authorized on 10/29 10115 Sierra Ave Fontana CA 00580304021085405 ATM ID Dat07917 Card 1371		62.95	
10/29		Non-Wells Fargo ATM Transaction Fee		2.50	
10/29		Brigit.Com Membership 201028 0Bd85D78876C4D5 Keonte Livingston		9.99	
10/29		Westside Lending 8882177531 102820 Debit Keonte Livingston		12.83	
10/29		Vbs Betterday 8662580165 201028 Bet2983981IN Keonte Livingston		12.83	
10/29		Empower Inc 1000076510 201029 Empower Advance Keontelivingston		50.00	
10/29		Brigit.Com Protection 201029 F25476DD4Dfd4C3 Keonte Livingston		50.00	
10/29		First Loan Db Online Pmt 102820 201028647Lex1WT Keonte Livingston		66.89	
10/29		Vbs Natlsmloan 8778074827 201028 2623526 Keonte Livingston		87.60	497.22
10/30		Purchase authorized on 10/29 Branch Messenger I 866-5472413 MN S460303345712189 Card 1371		75.00	
10/30		Non-WF ATM Withdrawal authorized on 10/30 740 W Rosecrans Compton CA 00380305035908350 ATM ID P434015 Card 1371		183.50	
10/30		Non-Wells Fargo ATM Transaction Fee		2.50	236.22
11/2		Money Transfer authorized on 10/31 From Branch Messenger MN S00580305571626751 Card 1371	70.01		
11/2		Money Transfer authorized on 11/01 From Brigit NY S00580306806530550 Card 1371	50.00		
11/2		Empower Inc 1000076965 201102 Empower Advance Keontelivingston	50.00		
11/2		Purchase authorized on 10/29 Sh Vending Mount Prospec IL S460303700450380 Card 1371		1.00	
11/2		Purchase authorized on 10/29 Sh Vending Mount Prospec IL S380303701441729 Card 1371		2.50	
11/2		Purchase authorized on 10/29 Sh Vending Mount Prospec IL S460303702058617 Card 1371		2.00	
11/2		Purchase authorized on 10/29 McDonald's F2269 Fontana CA S580304126635089 Card 1371		9.15	
11/2		Purchase authorized on 10/29 McDonald's F2269 Fontana CA S460304128410228 Card 1371		5.26	
11/2		Recurring Payment authorized on 10/30 Apple.Com/Bill 866-712-7753 CA S300304710484038 Card 1371		4.99	
11/2		Purchase authorized on 10/30 Chevron/Ziba Investment Compton CA P00380305158179133 Card 1371		7.87	
11/2		Non-WF ATM Withdrawal authorized on 10/31 14527 Pioneer Blvd. Norwalk CA 00380305583379358 ATM ID Lk519283 Card 1371		64.00	
11/2		Non-Wells Fargo ATM Transaction Fee		2.50	
11/2		Purchase authorized on 10/31 Chevron/Ziba Investment Compton CA P00580305589933506 Card 1371		9.56	
11/2		Purchase authorized on 10/31 Chevron 0358819 Compton CA S380305799619266 Card 1371		5.38	
11/2		Purchase authorized on 10/31 Doordash*Californi WWW.Doordash. CA S460306124239137 Card 1371		30.70	
11/2		Purchase authorized on 11/01 Doordash*Dennys WWW.Doordash. CA S380306559471560 Card 1371		42.75	
11/2		Non-WF ATM Withdrawal authorized on 11/01 740 W Rosecrans Compton CA 00460306623822016 ATM ID P434015 Card 1371		103.50	
11/2		Non-Wells Fargo ATM Transaction Fee		2.50	
11/2		Non-WF ATM Withdrawal authorized on 11/01 810 W Rosecrans Ave #5 Compton CA 00300306807953355 ATM ID Lk556888 Card 1371		62.25	
11/2		Non-Wells Fargo ATM Transaction Fee		2.50	47.82
11/3		Empower Transfer 201103 3225344920 Keonte Livingston	25.00		
11/3		Money Transfer authorized on 11/03 From Terrell CA S00580309036148039 Card 1371	4.38		


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>
11/3		Purchase authorized on 11/02 Floatme 956-4510365 TX S580307517015183 Card 1371		1.99	
11/3		Purchase authorized on 11/02 Grid App Httpsgetgrid. CA S460307802087843 Card 1371		10.00	
11/3		Purchase authorized on 11/02 Arco #42212 Ampm Fontana CA P0000000380894039 Card 1371		7.11	58.10
11/4		Purchase authorized on 11/02 Sh Vending Mount Prospec IL S380307648195197 Card 1371		0.85	
11/4		Purchase authorized on 11/02 Sh Vending Mount Prospec IL S300307725395670 Card 1371		0.85	
11/4		Purchase authorized on 11/02 Sh Vending Mount Prospec IL S380307725650153 Card 1371		1.25	
11/4		Purchase authorized on 11/03 7-Eleven Fontana CA P0000000333232466 Card 1371		3.19	
11/4		Purchase authorized on 11/03 Hotelscom919768112 Hotels.Com WA S380309102162559 Card 1371		32.80	
11/4		Recurring Payment authorized on 11/03 Netflix.Com 408-5403700 CA S300309240593304 Card 1371		8.99	
11/4		Purchase authorized on 11/04 Arco #42212 Ampm Fontana CA P0000000673361867 Card 1371		1.74	8.43
11/5		Young Guns Conta Direct Dep 201105 542054770827Lwd Livingston,Keonte	544.38		
11/5		Purchase authorized on 11/04 Sh Vending Mount Prospec IL S460309565069795 Card 1371		0.85	
11/5		Purchase authorized on 11/04 Sh Vending Mount Prospec IL S380309565388013 Card 1371		1.25	
11/5		Purchase authorized on 11/04 Sh Vending Mount Prospec IL S460309725052775 Card 1371		1.50	
11/5		Purchase authorized on 11/04 Sh Vending Mount Prospec IL S580310035559286 Card 1371		2.00	
11/5		Westside Lending 8882177531 110420 Debit Keonte Livingston		29.70	517.51
11/6		Purchase authorized on 11/04 Sh Vending Mount Prospec IL S300309726941833 Card 1371		0.85	
11/6		Purchase authorized on 11/04 Sh Vending Mount Prospec IL S460309727490081 Card 1371		0.85	
11/6		Purchase authorized on 11/05 Cash App*Terrell*A 8774174551 CA S580310434972191 Card 1371		400.00	
11/6		Purchase authorized on 11/05 Cash App*Terrell*A 8774174551 CA S300310435099886 Card 1371		100.00	15.81
11/9		Recurring Payment authorized on 11/06 Apple.Com/Bill 866-712-7753 CA S380311464155662 Card 1371		9.99	5.82
11/12		Young Guns Conta Direct Dep 201112 932217037029Lwd Livingston,Keonte	601.00		
11/12		Money Transfer authorized on 11/12 From Terrell CA S00460317852817059 Card 1371	129.09		
11/12		Vbs Firstloan 8883402911 201110 FL-Y123367Z05 Keonte Livingston		66.89	
11/12		Westside Lending 8882177531 111020 Debit Keonte Livingston		29.70	
11/12		Better Day Loans Online Pmt 111120 201110Nn10Qrpra Keonte Livingston		29.70	
11/12		Brigit.Com Protection 201111 C11D20F9F51A44E Keonte Livingston		50.00	
11/12		Vbs Natssmloan 8778074827 201110 2623528 Keonte Livingston		87.60	472.02
11/13		Purchase authorized on 11/12 Cash App*Terrell*A 8774174551 CA S460317485080602 Card 1371		167.00	
11/13		Purchase authorized on 11/12 Amzn Digital*2004Z 888-802-3080 WA S380317853501098 Card 1371		9.99	295.03
11/16		Recurring Payment authorized on 11/13 Apple.Com/Bill 866-712-7753 CA S580318554664159 Card 1371		3.99	
11/16		Purchase authorized on 11/13 Branch Messenger I 866-5472413 MN S300318560504911 Card 1371		75.00	


Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/16		Purchase authorized on 11/13 Cash App*Need 8774174551 CA S300319018151641 Card 1371		10.00	
11/16		Non-WF ATM Withdrawal authorized on 11/14 437 E. El Segundo Blvd. Los Angeles CA 00300319643405304 ATM ID P303796 Card 1371		22.00	
11/16		Non-Wells Fargo ATM Transaction Fee		2.50	
11/16		Recurring Payment authorized on 11/15 Apple.Com/Bill 408-974-1010 CA S580320450057214 Card 1371		0.99	
11/16		Purchase authorized on 11/15 United Oil 101 Los Angeles CA P00580321256752244 Card 1371		2.18	
11/16		Purchase authorized on 11/16 Value Plus Los Angeles CA P00460321606892151 Card 1371		2.50	175.87
11/17		Card Provisional Credit 11104204763	312.30		
11/17	<	Business to Business ACH Debit - Hiatusapp.Com Bi Hiatusapp. St-C8K9P9S6U9D5 Hiatus Inc		10.00	478.17
11/18		Purchase authorized on 11/18 Shell Service Station Los Angeles CA P00460323537207432 Card 1371		13.00	465.17
11/19		NSF Return Item Fee for a Transaction Received on 11/18 \$105.88 Moneytree Pif-Sr Moneytree 201118 xxxxx5965958 353 Livingston, Keonte		35.00	
11/19		Young Guns Conta Direct Dep 201119 736054296886Lwd Livingston,Keonte	413.39		
11/19		Purchase authorized on 11/18 Metropcs Mobile We 888-863-8768 WA S300323526797132 Card 1371		60.00	
11/19		Recurring Payment authorized on 11/18 Amazon Prime*Fw0Np Amzn.Com/Bill WA S580323586264304 Card 1371		14.22	
11/19		Purchase authorized on 11/18 Sh Vending Mount Prospec IL S460323649283632 Card 1371		1.25	
11/19		Purchase authorized on 11/18 Sh Vending Mount Prospec IL S580323750903870 Card 1371		0.85	
11/19		Purchase authorized on 11/18 Shell Service Station Glen Avon CA P00300324110760023 Card 1371		2.89	
11/19		Non-WF ATM Withdrawal authorized on 11/18 15320 San Pedro St Gardena CA 00580324143335250 ATM ID NH098103 Card 1371		103.00	
11/19		Non-Wells Fargo ATM Transaction Fee		2.50	
11/19		Westside Lending 8882177531 111820 Debit Keonte Livingston		29.70	
11/19		Vbs Firstloan 8883402911 201118 FL-Y123367Z06 Keonte Livingston		66.89	
11/19		Better Day Loans 8662580165 855780 Keonte Livingston		29.70	532.56
11/20		NSF Return Item Fee for a Transaction Received on 11/19 \$87.60 Vbs Natlsmloan 8778074827 201118 2623529 Keonte Livingston		35.00	
11/20		Purchase authorized on 11/18 Prime Video*lo9W16 888-802-3080 WA S300324270921185 Card 1371		9.99	
11/20		Purchase authorized on 11/19 Cash App*Terrell*A 8774174551 CA S580324452859735 Card 1371		500.00	
11/20		Purchase authorized on 11/20 Dave Inc Los Angeles CA S00300325540209773 Card 1371		1.00	-13.43
Ending balance on 11/23					-13.43
Totals			\$3,756.86	\$4,066.34	

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.

< **Business to Business ACH:** If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.



Items returned unpaid

Date	Description	Amount
11/5	Albert Genius EDI Pymnts P_4859769 Keonte Livingston Reference # 091000011975070	8.00
11/6	Vbs Firstloan 8883402911 201104 FL-Y123367Z04 Keonte Livingston Reference # 096016933367093	66.89
11/6	Better Day Loans Online Pmt 110420 201104S861Svrkg Keonte Livingston Reference # 096016930014504	29.70
11/6	Empower Inc 1000077402 201105 Empower Advance Keontelivingston Reference # 121140391042593	50.00
11/6	Brigit.Com Protection 201105 9Ada2121Bcc44CD Keonte Livingston Reference # 084106760087443	50.00
11/6	Vbs Natlsmloan 8778074827 201104 2623527 Keonte Livingston Reference # 096016933379134	87.60
11/6	Moneytree #0592 Moneytree 201105 615575965958353 Livingston, Keonte Reference # 091000016501907	105.88
11/9	Check Reference # 00008077008514500374	117.65
11/19	Moneytree Pif-Sr Moneytree 201118 xxxxx5965958353 Livingston, Keonte Reference # 091000016807794	105.88
11/20	Vbs Natlsmloan 8778074827 201118 2623529 Keonte Livingston Reference # 096016933641920	87.60

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	\$70.00	\$420.00

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 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 -\$13.43
- Total amount of qualifying direct deposits \$500.00 \$3,021.06

JL/JL

IMPORTANT ACCOUNT INFORMATION:

As a valuable customer, your monthly service fee for this Opportunity Checking account is waived beginning November 9, 2020 for nine consecutive fee periods.

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.

