

# Wells Fargo Everyday Checking

September 28, 2020 ■ Page 1 of 8



KRISTA D CONNER  
230 LONG SHADOW TER  
HENDERSON NV 89015-2730

## 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. (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 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 checked="" type="checkbox"/>
Online Bill Pay	<input checked="" 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 checked="" 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 8/28	-\$13.31
Deposits/Additions	3,386.77
Withdrawals/Subtractions	- 3,316.30
<b>Ending balance on 9/28</b>	<b>\$57.16</b>

Account number: **7948655381**

**KRISTA D CONNER**

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.

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**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>
8/28	0180Tj31	AAA Flo Payroll 082820 0180Tj31 Krista D. Conner	478.30		
8/28		Purchase authorized on 08/28 Arco #42547 North Las Veg NV P00000000785716492 Card 1473		24.89	
8/28		Cash 1-419 7029786174 3066773 Krista Conner		17.62	
8/28		T-Mobile Fdc Paymen 200827 7783168 Krista Conner		125.24	
8/28		Cash 1 411 Payment 200828 3069145 Krista Conner		79.18	
8/28		Vbs Betterday 8662580165 200827 Bet2743292IN Krista Conner		89.03	129.03
8/31		Purchase authorized on 08/28 7-Eleven Henderson NV P00000000334153328 Card 1473		15.01	
8/31		Purchase authorized on 08/28 Walgreens Store 1500 S Bo Henderson NV P00380242113947796 Card 1473		76.37	
8/31		Recurring Payment authorized on 08/29 Netflix.Com Netflix.Com CA S460242457618439 Card 1473		12.99	
8/31		Purchase authorized on 08/29 Chevron/Terrible Herbst Henderson NV P00380243056166841 Card 1473		18.01	6.65
9/1		NSF Return Item Fee for a Transaction Received on 08/31 \$136.65 Cox Comm Las Bankdraft 082920 476057246803 001 Krista Klares		35.00	
9/1		ATM Cash Deposit on 09/01 4578 Boulder Hwy Las Vegas NV 0008294 ATM ID 9965Y Card 1473	300.00		271.65
9/2		ATM Cash Deposit on 09/02 Henderson Henderson NV 0003825 ATM ID 4494H Card 1473	160.00		
9/2		Purchase authorized on 09/01 Subway 28052 170-24856097 NV S300245650801785 Card 1473		9.52	
9/2		ATM Withdrawal authorized on 09/02 1021 W Owens Las Vegas NV 0005086 ATM ID 1166C Card 1473		20.00	
9/2		Purchase authorized on 09/02 Arco #42547 North Las Veg NV P00000000289260195 Card 1473		15.80	386.33
9/3		Purchase authorized on 09/01 Moneytree Hppprod 206-2463500 WA S580245519609026 Card 1473		170.45	
9/3		Purchase authorized on 09/01 Arbys 1671 Henderson NV S580246024442644 Card 1473		22.30	
9/3		Purchase authorized on 09/02 Uber Eats Help.Uber.Com CA S300246684212159 Card 1473		13.39	
9/3		Purchase authorized on 09/02 Uber Eats Help.Uber.Com CA S380246745873879 Card 1473		1.38	
9/3		Purchase authorized on 09/03 Circle K 01309 1324 Bo Henderson NV P00000000787009046 Card 1473		43.65	135.16
9/4	0180Tj31	AAA Flo Payroll 090420 0180Tj31 Krista D. Conner	478.31		
9/4		Purchase authorized on 09/02 Roberto's Taco Sho Henderson NV S460247056419299 Card 1473		14.36	
9/4		Purchase authorized on 09/03 China A Go Go Henderson NV S380248031711120 Card 1473		35.38	
9/4		Cox Comm Las Retry Pymt 082920 476057246803001 Krista Klares		136.65	
9/4		Cox Comm Las Retry Pymt 082520 476057246803001 Krista Klares		177.72	
9/4		Vbs Betterday 8662580165 200903 Bet2774833IN Krista Conner		89.03	160.33
9/8		ATM Cash Deposit on 09/08 190 N Boulder Hwy Henderson NV 0002240 ATM ID 9846A Card 1473	160.00		
9/8		Recurring Payment authorized on 09/04 Smiths 5381 702-565-9666 NV S300248833450989 Card 1473		49.37	
9/8		Purchase authorized on 09/04 NV Nevada Title An 800-9228803 NV S300249001447481 Card 1473		48.00	
9/8		Purchase authorized on 09/06 7-Eleven Henderson NV P00000000377159915 Card 1473		17.89	
9/8		Purchase authorized on 09/06 7-Eleven Henderson NV P00000000873528749 Card 1473		2.37	
9/8		Purchase authorized on 09/06 Cvs/Pharmacy #0012 Henderson NV S380250754126144 Card 1473		25.00	177.70


**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/9		Purchase authorized on 09/08 Albertsons #320 Henderson NV P0000000079532434 Card 1473		62.88	
9/9		Purchase authorized on 09/09 Arco #42547 North Las Veg NV P0000000733195171 Card 1473		18.19	96.63
9/10		Purchase authorized on 09/08 Google*Gram Games Internet CA S580253171900516 Card 1473		4.99	
9/10		Purchase authorized on 09/09 McDonald's F23132 Henderson NV S580254025047368 Card 1473		18.13	
9/10		Purchase authorized on 09/10 Circle K 01309 1324 Bo Henderson NV P0000000671210944 Card 1473		25.88	47.63
9/11		0180Tj31 AAA Flo Payroll 091120 0180Tj31 Krista D. Conner	478.31		
9/11		Purchase authorized on 09/09 McDonald's F21203 Las Vegas NV S380253514970014 Card 1473		5.49	
9/11		Purchase authorized on 09/09 Postmates 5569C AP Httpspostmate CA S460253722023889 Card 1473		21.86	
9/11		ATM Withdrawal authorized on 09/11 830 S. Boulder Hwy Henderson NV 0006747 ATM ID 2546B Card 1473		200.00	
9/11		Purchase authorized on 09/11 Smiths-Fu 830 S. Bould Henderson NV P0000000283256206 Card 1473		37.17	
9/11		Cash 1-419 7029786174 3090873 Krista Conner		50.34	
9/11		T-Mobile Fdc Paymen 200910 3470892 Krista Conner		125.24	
9/11		Vbs Betterday 8662580165 200910 Bet2802610IN Krista Conner		89.03	-3.19
9/14		NSF Return Item Fee for a Transaction Received on 09/11 \$261.20 Check # 00911		35.00	
9/14		Overdraft Fee for a Transaction Posted on 09/11 \$89.03 Vbs Betterday 8662580165 200910 Bet2802610IN Krista Conner		35.00	
9/14		Purchase authorized on 09/11 McDonald's F21203 Las Vegas NV S580255540991556 Card 1473		5.49	-78.68
9/15		Overdraft Fee for a Transaction Posted on 09/14 \$5.49 Purchase Authori Zed on 09/11 McDonald's F21203 Las Vega		35.00	-113.68
9/16		NSF Return Item Fee for a Transaction Received on 09/15 \$261.20 Check # 00911		35.00	
9/16		Vbs Betterday 8662580165 200916 Bet2812669CD Krista Conner	250.00		
9/16		Purchase authorized on 09/16 Chevron/Cheyenne O3, LI Las Vegas NV P00460260781344326 Card 1473		31.00	70.32
9/17		Purchase authorized on 09/17 Circle K 01309 1324 Bo Henderson NV P0000000471813071 Card 1473		26.30	
9/17		Purchase authorized on 09/17 Cvs/Pharmacy #00 00121--1 Henderson NV P00300262023444607 Card 1473		20.03	23.99
9/18		0180Tj31 AAA Flo Payroll 091820 0180Tj31 Krista D. Conner	478.31		
9/18		Purchase authorized on 09/17 7-Eleven Henderson NV P00000000770782349 Card 1473		7.90	
9/18		Purchase authorized on 09/18 Chevron/Terrible Herbst Las Vegas NV P00580263015192615 Card 1473		17.49	
9/18		Cash 1 411 Payment 200918 3104864 Krista Conner		74.71	402.20
9/21		Purchase authorized on 09/17 McDonald's F21203 Las Vegas NV S460261517573128 Card 1473		4.00	
9/21		Purchase authorized on 09/17 Kfc D212093 Las Vegas NV S300261710622942 Card 1473		6.29	
9/21		Purchase authorized on 09/18 Starbucks Store 26 Las Vegas NV S300262521568189 Card 1473		15.66	
9/21		Purchase authorized on 09/18 NV Nevada Title An 800-9228803 NV S300263009060192 Card 1473		48.00	
9/21		Purchase authorized on 09/20 7-Eleven Henderson NV P00000000777154686 Card 1473		29.31	
9/21		Purchase authorized on 09/20 Smiths-Fu 830 S. Bould Henderson NV P00000000285207505 Card 1473		30.01	
9/21		ATM Withdrawal authorized on 09/20 Crossroads Henderson NV 0007442 ATM ID 3893L Card 1473		40.00	
9/21		Check City N960Ppdcw 200919 N960-3818759 Loan #N960-5750881		198.97	29.96

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/22		NSF Return Item Fee for a Transaction Received on 09/21 \$261.20 Check # 00107		35.00	
9/22		Purchase authorized on 09/20 Raising Cane's 441 Henderson NV S380265024873735 Card 1473		12.56	
9/22		Purchase authorized on 09/20 IN N Out Burger 15 Henderson NV S580265039617716 Card 1473		11.54	-29.14
9/23		Overdraft Fee for a Transaction Posted on 09/22 \$12.56 Purchase Authori Zed on 09/20 Raising Cane's 441 Henderso		35.00	
9/23		Overdraft Fee for a Transaction Posted on 09/22 \$11.54 Purchase Authori Zed on 09/20 IN N Out Burger 15 Henderso		35.00	-99.14
9/24		NSF Return Item Fee for a Transaction Received on 09/23 \$261.20 Check # 00107		35.00	-134.14
9/25		0180Tj31 AAA Flo Payroll 092520 0180Tj31 Krista D. Conner	478.30		
9/25		Purchase with Cash Back \$ 10.00 authorized on 09/25 Chevron/Terrible Herbst Henderson NV P00460269497652853 Card 1473		36.91	
9/25		Purchase authorized on 09/25 Chevron/Terrible Herbst Henderson NV P00580269498108489 Card 1473		20.00	
9/25		T-Mobile Fdc Paymen 200924 7429465 Krista Conner		125.24	
9/25		Vbs Betterday 8662580165 200924 Bet2862825IN Krista Conner		45.05	
9/25		Cash 1-419 7029786174 3110346 Krista Conner		50.34	66.62
9/28		NSF Return Item Fee for a Transaction Received on 09/25 \$79.18 Cash 1 411 Payment 200925 3111634 Krista Conner		35.00	
9/28		NSF Return Item Fee for a Transaction Received on 09/25 \$261.20 Check # 00108		35.00	
9/28		T-Mobile Hist Rtn 200928 7429465 Krista Conner	125.24		
9/28		Purchase authorized on 09/27 7-Eleven Henderson NV P00000000983002239 Card 1473		11.46	
9/28		Purchase authorized on 09/27 Albertsons #320 Henderson NV P00000000387463680 Card 1473		37.29	
9/28		Purchase authorized on 09/27 Google*Gram Games Internet CA S300271657619625 Card 1473		4.99	
9/28		Purchase authorized on 09/27 7-Eleven Henderson NV P00000000874321723 Card 1473		10.96	57.16
<b>Ending balance on 9/28</b>					<b>57.16</b>
<b>Totals</b>			<b>\$3,386.77</b>	<b>\$3,316.30</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.

**Items returned unpaid**

Date	Description	Amount
9/1	Cox Comm Las Bankdraft 082920 476057246803001 Krista Klares Reference # 091000016679016	136.65
9/1	Cox Comm Las Retry Pymt 082520 476057246803001 Krista Klares Reference # 091000011818760	177.72
9/14	Check Reference # 00010000000288497067	261.20
9/16	Check Reference # 00010002000681500207	261.20
9/22	Check Reference # 00010000000285792953	261.20
9/24	Check Reference # 00010002000682300211	261.20
9/28	Cash 1 411 Payment 200925 3111634 Krista Conner Reference # 096016937013292	79.18
9/28	Check Reference # 00010000000384334090	261.20



**Summary of Overdraft and Returned Item Fees**

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$140.00	\$560.00
Total Returned Item Fees	\$245.00	\$630.00

*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 <sup>®</sup> Benefits**

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	0	8
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$280.00

*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 [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/28/2020 - 09/28/2020	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$134.14 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,641.53 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	47 <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<sup>®</sup> or Wells Fargo Mobile<sup>®</sup>.



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**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

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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.

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### 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.



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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.

