

Wells Fargo Opportunity CheckingSM

September 22, 2020 ■ Page 1 of 7



MATTHEW C GAINEY
901 PIEDMONT
IRVINE CA 92620-2872

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 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 Opportunity Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 8/22	\$380.33
Deposits/Additions	7,336.88
Withdrawals/Subtractions	- 7,852.08
Ending balance on 9/22	-\$134.87

Account number: **8272683676**

MATTHEW C GAINEY

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>
8/24		Purchase authorized on 08/22 Starbucks Store 05 Costa Mesa CA S380235501175878 Card 4044		4.55	
8/24		Purchase authorized on 08/23 Ralphs #0 6300 Irvine Irvine CA P00000000985045449 Card 4044		107.26	
8/24		Kemperautoinspmt 8004561919 08/21 Insured Matthew Gainey		214.10	
8/24		Venmo Payment 4327911093 Matt Gainey		12.50	41.92
8/26		Purchase authorized on 08/26 Circle K 09466 Irvine CA P00000000987271428 Card 4044		30.81	
8/26		Recurring Payment Reversal on 08/25 Massage Luxe Irvin Irvine CA S460228056278633 Card 4044	70.00		81.11
8/27		Bernhardt & Bern Payroll McG Gainey, Matthew C	1,958.45		2,039.56
8/28		Bernhardt & Bern Payroll McG Gainey, Matthew C	879.17		
8/28		Purchase authorized on 08/28 Ralphs #0 6300 Irvine Irvine CA P00000000883159614 Card 4044		10.77	
8/28		ATM Withdrawal authorized on 08/28 6360 Irvine Blvd Irvine CA 0003026 ATM ID 9906R Card 4044		400.00	
8/28		Purchase authorized on 08/28 Chevron/Csi-306957/1989 Irvine CA P00380241838438650 Card 4044		59.72	2,448.24
8/31		Venmo Cashout 4350760642 Matt Gainey	100.00		
8/31		Purchase authorized on 08/28 Intoheam.Com 888-438-5443 CA S460241630786937 Card 4044		48.79	
8/31		Purchase authorized on 08/28 Irvine Meridian He Irvine CA S380241815218555 Card 4044		30.00	
8/31		Purchase authorized on 08/28 Chevron 0306957 Irvine CA S460241840371193 Card 4044		33.35	
8/31		Purchase authorized on 08/30 Target T- 13200 Jambor Irvine CA P00000000272883627 Card 4044		66.88	
8/31		Purchase authorized on 08/30 Ralphs #0 6300 Irvine Irvine CA P00000000235050656 Card 4044		98.38	
8/31		Jpmorgan Chase Ext Trnsfr 200831 10183909991 Matthew Gainey		509.23	
8/31		So Calif Edison Payments 200831 2427470794 Gainey, Matthew		153.28	1,608.33
9/1		Pacific Shores R Payroll 200901 01820000-0339-0 Matthew Gainey	667.73		
9/1		Recurring Payment authorized on 08/30 The Toll Roads of 949-727-4800 CA S460243358705006 Card 4044		4.96	
9/1		Woodbury Square Web Pmts 090120 C9Cgn6 Matthew Gainey		1,307.61	963.49
9/2		Purchase authorized on 08/31 Apple.Com/Bill 866-712-7753 CA S380245077262435 Card 4044		4.99	
9/2		Purchase authorized on 08/31 Apple.Com/Bill 866-712-7753 CA S300245080170854 Card 4044		12.99	
9/2		Purchase authorized on 09/01 Kaiser 0809366 Irvine CA S580245845206094 Card 4044		30.00	
9/2		Venmo Payment 4371646554 Matt Gainey		140.00	775.51
9/3		Recurring Payment authorized on 09/02 The Toll Roads of 949-727-4800 CA S380246364002654 Card 4044		3.74	
9/3		Purchase authorized on 09/02 Kp Rx 01764 Tustin CA S300246710369022 Card 4044		20.00	
9/3		Purchase authorized on 09/03 Circle K 09466 Irvine CA P00000000972813361 Card 4044		35.28	716.49
9/4		Purchase Return authorized on 09/03 Apple.Com/Bill 866-712-7753 CA S620248547480262 Card 4044	4.99		
9/4		Purchase authorized on 09/03 Intoheam.Com 888-438-5443 CA S300247750192432 Card 4044		12.46	


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>
9/4		Purchase authorized on 09/04 Lucky Brand #42576 Irvine CA P00300248751015314 Card 4044		194.60	
9/4		Purchase authorized on 09/04 Hurleyirvinexx062 Irvine CA P0000000286756295 Card 4044		76.93	
9/4		Purchase authorized on 09/04 Ralps #0 6300 Irvine Irvine CA P0000000777168235 Card 4044		16.36	421.13
9/8		Purchase authorized on 09/05 Chevron/Csi-306957/1989 Irvine CA P00460249833301440 Card 4044		32.83	
9/8		Purchase authorized on 09/05 Chevron 0306957 Irvine CA S460249835148814 Card 4044		20.00	
9/8		Purchase authorized on 09/06 Starbucks Store 05 Costa Mesa CA S300250493556205 Card 4044		6.90	
9/8		Purchase authorized on 09/06 Target T- 13200 Jambor Irvine CA P0000000484665504 Card 4044		61.00	
9/8		Purchase authorized on 09/06 Ralps #0 6300 Irvine Irvine CA P0000000370888800 Card 4044		85.33	
9/8		Venmo Payment 4402397119 Matt Gainey		11.50	203.57
9/9		Purchase authorized on 09/09 Chevron/Heritage Econom Irvine CA P00380254023691595 Card 4044		27.39	176.18
9/10		RTP From Venmo on 09/10 Ref#20200910021000021P1Brjpm00520002691	377.97		
9/10		Bernhardt & Bern Payroll McG Gainey, Matthew C	1,958.45		
9/10		Purchase authorized on 09/09 Jamboree Express W Tustin CA S300253713313304 Card 4044		10.00	
9/10		ATM Withdrawal authorized on 09/10 Irvine Irvine CA 0007121 ATM ID 0601A Card 4044		280.00	
9/10		Zelle to Gold Coast Counselling on 09/10 Ref #Rp08T7Tbzzr Matt Gainey September Payment		50.00	
9/10		Venmo Payment 4416054678 Matt Gainey		80.00	
9/10		Venmo Payment 4417784432 Matt Gainey		50.00	2,042.60
9/11		Purchase authorized on 09/07 Zap*Zappos.Com 800-927-7671 NV S300252035106053 Card 4044		70.04	
9/11		Purchase authorized on 09/09 Uber Trip Help.Uber.Com CA S460254046940197 Card 4044		10.09	
9/11		Purchase authorized on 09/10 Orc*Credit One 877-8253242 NV S300254541197013 Card 4044		200.00	
9/11		Purchase authorized on 09/10 Sp * Dbzon.Com Vancouver Can S580254785763384 Card 4044		79.97	
9/11		Purchase authorized on 09/11 Target T- 13200 Jambor Irvine CA P0000000779758773 Card 4044		76.15	
9/11		ATM Withdrawal authorized on 09/11 6360 Irvine Blvd Irvine CA 0003319 ATM ID 9906S Card 4044		650.00	
9/11		Genesisifs Card 8669469545 200910 000001230226617 Matthew Gainey		100.00	856.35
9/14		RTP From Venmo on 09/14 Ref#20200914021000021P1Brjpm00000026902	396.00		
9/14		ATM Cash Deposit on 09/14 Irvine Irvine CA 0003376 ATM ID 0601B Card 4044	1.00		
9/14		Purchase authorized on 09/11 Absolute Auto Santa Ana CA S380255655307978 Card 4044		126.26	
9/14		Purchase authorized on 09/11 Kp Rx 01764 Tustin CA S300255819825722 Card 4044		10.00	
9/14		Purchase authorized on 09/13 7-Eleven Costa Mesa CA P0000000575101847 Card 4044		64.26	
9/14		Purchase authorized on 09/13 Ralps #0 6300 Irvine Irvine CA P0000000335639745 Card 4044		72.83	
9/14		ATM Withdrawal authorized on 09/13 6360 Irvine Blvd Irvine CA 0004713 ATM ID 9906R Card 4044		180.00	
9/14		ATM Withdrawal authorized on 09/13 2970 Harbor Blvd Costa Mesa CA 0009344 ATM ID 9987Y Card 4044		400.00	
9/14		Venmo Payment 4432290991 Matt Gainey		200.00	
9/14		Venmo Payment 4432508459 Matt Gainey		200.00	0.00



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/15		NSF Return Item Fee for a Transaction Received on 09/14 \$200.00		35.00	
		Venmo Payment 4437891205 Matt Gainey			
9/15		RTP From Venmo on 09/15	59.40		24.40
		Ref#20200915021000021P1Brjpm00010019379			
9/16		Venmo Payment 4441943633 Matt Gainey		100.00	
9/16		Venmo Payment 4442606330 Matt Gainey		100.00	
9/16		Pacific Shores R Payroll 200916 01820000-0339-0 Matthew Gainey	467.72		
9/16		RTP From Venmo on 09/16	396.00		
		Ref#20200916021000021P1Brjpm00530044011			
9/16		ATM Withdrawal authorized on 09/16 Irvine Irvine CA 0003560		200.00	
		ATM ID 0601B Card 4044			
9/16		Venmo Payment 4448036632 Matt Gainey		100.00	
9/16		Venmo Payment 4448114550 Matt Gainey		100.00	288.12
9/17		Venmo Payment 4452290768 Matt Gainey		100.00	
9/17		Venmo Payment 4452363473 Matt Gainey		100.00	88.12
9/18		NSF Return Item Fee for a Transaction Received on 09/17 \$100.00		35.00	
		Venmo Payment 4452506108 Matt Gainey			
9/18		NSF Return Item Fee for a Transaction Received on 09/17 \$200.00		35.00	
		Venmo Payment 4452538668 Matt Gainey			
9/18		NSF Return Item Fee for a Transaction Received on 09/17 \$200.00		35.00	-16.88
		Venmo Payment 4452822268 Matt Gainey			
9/21		Recurring Payment authorized on 09/18 Netflix.Com		12.99	
		408-5403700 CA S580262408402782 Card 4044			
9/21		Purchase authorized on 09/18 Google*Services Internet CA		70.00	-99.87
		S580262547944843 Card 4044			
9/22		Overdraft Fee for a Transaction Posted on 09/21 \$12.99		35.00	-134.87
		Recurring Payment Authori Zed on 09/18 Netflix.Com 408-5403			
Ending balance on 9/22					-134.87
Totals			\$7,336.88	\$7,852.08	

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
9/15	Venmo Payment 4437891205 Matt Gainey Reference # 091000017016955	200.00
9/18	Venmo Payment 4452506108 Matt Gainey Reference # 091000013726124	100.00
9/18	Venmo Retry Pymt 200916 4437891205 Matt Gainey Reference # 091000013086324	200.00
9/18	Venmo Payment 4452538668 Matt Gainey Reference # 091000013727679	200.00
9/18	Venmo Payment 4452822268 Matt Gainey Reference # 091000013752480	200.00
9/18	Venmo Payment 4453080134 Matt Gainey Reference # 091000013774853	200.00
9/18	Venmo Payment 4453105670 Matt Gainey Reference # 091000013776025	200.00

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$35.00	\$35.00
Total Returned Item Fees	\$140.00	\$280.00

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

	<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	2	2
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$70.00	\$70.00

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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/22/2020 - 09/22/2020	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	-\$175.60 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$6,031.52 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	39 <input checked="" type="checkbox"/>

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IMPORTANT ACCOUNT INFORMATION:

Your options to avoid the Opportunity 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*

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.



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.

