

# Wells Fargo Opportunity Checking<sup>SM</sup>

September 16, 2020 ■ Page 1 of 7



MICHAEL WILLIAM DUTRA  
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## 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 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 8/18	\$6.60
Deposits/Additions	2,458.74
Withdrawals/Subtractions	- 2,438.66
<b>Ending balance on 9/16</b>	<b>\$26.68</b>

Account number: **3700793916**

**MICHAEL WILLIAM DUTRA**

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.

### 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>
8/19		Purchase authorized on 08/18 Dales Sinclair Boulder City NV S300231436134109 Card 5449		5.08	1.52
8/20		Empower Inc 1000067882 200820 Empower Advance Michaeldutra	50.00		51.52
8/21		Brightview Payroll xxxxx3228 Dutra, Michael W.	437.06		
8/21		Money Transfer authorized on 08/21 From Moneylion, Inc. Moneylion, Inc NY P00000000181279621 Card 5449	50.00		
8/21		Money Transfer authorized on 08/21 From Moneylion, Inc. Moneylion, Inc NY P00000000372093667 Card 5449	35.00		
8/21		ATM Check Deposit on 08/21 412 Nevada Hwy Boulder City NV 0005461 ATM ID 9953x Card 5449	112.34		
8/21		ATM Withdrawal authorized on 08/21 412 Nevada Hwy Boulder City NV 0005364 ATM ID 9953x Card 5449		400.00	
8/21		Empower Inc 1000068143 200821 Empsubscr08/20 Michaeldutra		6.00	
8/21		Empower Inc 1000068143 200821 Empower Advance Michaeldutra		50.00	229.92
8/24		Purchase authorized on 08/21 Moneylion Instacas 888-659-8244 NY S380234337034073 Card 5449		109.98	
8/24		Purchase authorized on 08/21 Dales Sinclair Boulder City NV S380234637747707 Card 5449		2.16	
8/24		Purchase authorized on 08/21 Cox Las Vegas Comm 800-234-3993 NV S380234838521956 Card 5449		109.24	8.54
8/25		Purchase authorized on 08/23 Google *Jam City G.CO/Helppay# CA S460237139998591 Card 5449		1.99	
8/25		Purchase authorized on 08/23 Google*Niantic Inc Internet CA S460237146191309 Card 5449		0.99	
8/25		Purchase authorized on 08/24 99 Cents Only St # Boulder City NV S300237756541536 Card 5449		4.24	1.32
8/27		Purchase authorized on 08/25 Google*Niantic Inc Internet CA S580239181613156 Card 5449		0.99	0.33
8/28		Non-WF ATM Balance Inquiry Fee 08/28 *Boulder Cit Boulder City NV ATM ID Invd0011 Card 5449		2.00	
8/28		Brightview Payroll xxxxx3228 Dutra, Michael W.	322.72		
8/28		Non-WF ATM Withdrawal authorized on 08/28 *Boulder City Boulder City NV 00580241431649490 ATM ID Invd0011 Card 5449		303.00	
8/28		Non-Wells Fargo ATM Transaction Fee		2.50	15.55
8/31		Money Transfer authorized on 08/29 From Vince Pappas CA S00380243136208053 Card 5449	20.00		
8/31		Purchase authorized on 08/28 Dales Sinclair Boulder City NV S460241434740058 Card 5449		6.50	
8/31		Recurring Payment authorized on 08/28 Google *Truebill 855-836-3987 CA S300241483386001 Card 5449		5.99	
8/31		Recurring Payment authorized on 08/28 Google *Truebill 855-836-3987 CA S460241602325046 Card 5449		2.99	
8/31		Purchase authorized on 08/28 Dales Sinclair Boulder City NV S300241762185383 Card 5449		2.71	
8/31		Purchase authorized on 08/30 Floatme 956-4510365 TX S460243508571055 Card 5449		1.99	15.37
9/1		Purchase authorized on 08/31 99 Cents Only St # Boulder City NV S460244772103624 Card 5449		4.00	11.37
9/2		Purchase authorized on 08/31 Dales Sinclair Boulder City NV S460244662363184 Card 5449		11.08	0.29


**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		Non-WF ATM Balance Inquiry Fee 09/04 *Boulder Cit Boulder City NV ATM ID Invd0011 Card 5449		2.00	
9/4		Brightview Payroll xxxxx3228 Dutra, Michael W.	433.75		
9/4		ATM Check Deposit on 09/04 412 Nevada Hwy Boulder City NV 0008005 ATM ID 9953x Card 5449	119.13		
9/4		Non-WF ATM Withdrawal authorized on 09/04 *Boulder City Boulder City NV 00580248434677541 ATM ID Invd0011 Card 5449		333.00	
9/4		Non-Wells Fargo ATM Transaction Fee		2.50	
9/4		ATM Withdrawal authorized on 09/04 412 Nevada Hwy Boulder City NV 0008006 ATM ID 9953x Card 5449		120.00	95.67
9/8		Money Transfer authorized on 09/08 From Moneylion, Inc. Moneylion, Inc NY P00000000931873925 Card 5449	50.00		
9/8		Money Transfer authorized on 09/08 From Moneylion, Inc. Moneylion, Inc NY P00000000275207040 Card 5449	40.00		
9/8		Purchase authorized on 09/04 Moneylion Instacas 888-659-8244 NY S460248360414075 Card 5449		98.98	
9/8		Purchase with Cash Back \$ 40.00 authorized on 09/08 Albertsons #009 Boulder City NV P00000000673250020 Card 5449		56.25	
9/8		Purchase authorized on 09/08 Winco Foods #112 80 N Ste Henderson NV P00580252783911115 Card 5449		13.06	
9/8		Purchase authorized on 09/08 Dales Sinclair Boulder City NV P00000000177198305 Card 5449		5.00	12.38
9/10		Purchase authorized on 09/08 McDonald's F7790 Boulder City NV S580252812157108 Card 5449		12.38	0.00
9/11		Brightview Payroll xxxxx3228 Dutra, Michael W.	486.50		
9/11		ATM Check Deposit on 09/11 412 Nevada Hwy Boulder City NV 0009377 ATM ID 9953x Card 5449	113.74		
9/11		Purchase authorized on 09/11 Albertsons #009 Boulder City NV P00000000174425912 Card 5449		17.14	
9/11		Purchase authorized on 09/11 Bc Smoke Shop Boulder City NV P00000000384889368 Card 5449		15.95	567.15
9/14		Money Transfer authorized on 09/12 From Moneylion, Inc. Moneylion, Inc NY P00000000585861976 Card 5449	50.00		
9/14		Money Transfer authorized on 09/12 From Moneylion, Inc. Moneylion, Inc NY P00000000981041009 Card 5449	40.00		
9/14		Money Transfer authorized on 09/12 From Michael Dutra CA S00300256748726037 Card 5449	98.50		
9/14		Purchase authorized on 09/11 Instacash Repaymen 8887046970 NY S580255404742477 Card 5449		103.98	
9/14		Purchase authorized on 09/11 Key Auto Insurance 800-255-6503 KS S580255619220723 Card 5449		183.00	
9/14		Recurring Payment authorized on 09/11 Netflix.Com 408-5403700 CA S380255633481174 Card 5449		15.99	
9/14		Purchase authorized on 09/11 Chevron 0380055 Boulder City NV S460255660978743 Card 5449		30.01	
9/14		Purchase authorized on 09/11 99 Cents Only St # Boulder City NV S580255807924634 Card 5449		48.65	
9/14		Purchase authorized on 09/11 Domino's 7449 Boulder City NV S460255821480912 Card 5449		10.70	
9/14		Purchase authorized on 09/11 China Bistro Boulder City NV S300255833830340 Card 5449		32.10	
9/14		Purchase authorized on 09/11 Taco Bell 031883 Boulder City NV S460255838306735 Card 5449		22.00	
9/14		Recurring Payment authorized on 09/12 Help.Hbomax.Com Httpshbomax.C NY S580256414340183 Card 5449		14.99	
9/14		Purchase authorized on 09/12 WM Superc Wal-Mart Sup Henderson (N) NV P00000000575952025 Card 5449		105.57	
9/14		Purchase authorized on 09/12 Carls Jr 1101455 Las Vegas NV S380256746212068 Card 5449		14.26	
9/14		Purchase authorized on 09/12 Sq *My 4 Sons Comi Boulder City NV S300256776316459 Card 5449		28.18	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/14		Purchase authorized on 09/12 Bc Jesse Liquor Boulder City NV S380256781644629 Card 5449		17.32	
9/14		Purchase authorized on 09/12 Bc Jesse Liquor Boulder City NV S300256782518661 Card 5449		8.66	
9/14		Recurring Payment authorized on 09/12 Hlu*Hulu 149942397 Hulu.Com/Bill CA S580257192371629 Card 5449		11.99	
9/14		Recurring Payment authorized on 09/13 Hlu*Hulu 151987138 Hulu.Com/Bill CA S580257271396460 Card 5449		15.98	
9/14		Recurring Payment authorized on 09/13 Hlu*Hulu 149942397 Hulu.Com/Bill CA S380257602202044 Card 5449		7.00	
9/14		Purchase authorized on 09/13 99 Cents Only St # Boulder City NV S380257633047859 Card 5449		2.17	
9/14		Purchase authorized on 09/13 Google 650-2530000 CA S580258140257236 Card 5449		0.99	
9/14		Purchase authorized on 09/13 Google* Niantic IN 650-2530000 CA S300258140623497 Card 5449		0.99	
9/14		Purchase authorized on 09/13 7-Eleven Boulder City NV P00000000789097401 Card 5449		14.75	66.37
9/15		Purchase authorized on 09/13 Google*Niantic Inc Internet CA S300258122518449 Card 5449		6.99	
9/15		Recurring Payment authorized on 09/14 Winred* Donaldjtru Httpswinred.C VA S300258638073716 Card 5449		5.00	
9/15		Purchase authorized on 09/14 Bc Jesse Liquor Boulder City NV S580258753159791 Card 5449		17.32	
9/15		Purchase authorized on 09/15 Bc Smoke Shop Boulder City NV P00000000079313002 Card 5449		10.38	26.68
<b>Ending balance on 9/16</b>					<b>26.68</b>

**Totals** **\$2,458.74** **\$2,438.66**

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	\$70.00
Total Returned Item Fees	\$0.00	\$105.00

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 08/18/2020 - 09/16/2020	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	\$0.00 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,730.03 <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"/>



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**IMPORTANT ACCOUNT INFORMATION:**

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

On this statement, we've included another important message describing changes we are making to the current options to avoid the monthly service fee for Opportunity Checking. Please review that message for details. 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.

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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

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Effective June 1, 2020, the Deposit Account Agreement has been updated.



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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.

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.

