

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

October 21, 2020 ■ Page 1 of 8



RAFAEL A SANTIAGO  
1180 S PASADENA AVE  
PASADENA CA 91105-3358

## 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. (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 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 9/22	\$0.95
Deposits/Additions	4,862.52
Withdrawals/Subtractions	- 4,374.44
<b>Ending balance on 10/21</b>	<b>\$489.03</b>

Account number: **8498202004**

**RAFAEL A SANTIAGO**

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>
9/25		Jwch Institute I Direct Dep 200925 9268161224696W0 Santiago,Rafael A	1,229.86		
9/25		Money Transfer authorized on 09/25 From Branch Messenger MN S00580269501967419 Card 2216	46.01		
9/25		Money Transfer authorized on 09/25 From Earnin-Activehours CA S00580269527490808 Card 2216	100.00		
9/25		Purchase authorized on 09/25 Dave Inc Los Angeles CA S00380269329177903 Card 2216		77.25	
9/25		Purchase authorized on 09/25 Cvs/Pharmacy #09 09668--7 Pasadena CA P00300269862451567 Card 2216		25.56	
9/25		Brigit.Com Membership 200924 9Cb7C7B8476B4B8 Rafael Santiago		9.99	
9/25		Earnin Active Paymentret xxxxx7701 Rafael Santiago		51.00	
9/25		Earnin Active Paymentret xxxxx0848 Rafael Santiago		51.00	
9/25		Branch Messenger Branch Mes lpz9Bvvy6 Rafael Santiago		51.00	
9/25		Earnin Active Paymentret xxxxx8465 Rafael Santiago		103.00	
9/25		Earnin Active Paymentret xxxxx8643 Rafael Santiago		103.00	
9/25		Earnin Active Paymentret xxxxx2789 Rafael Santiago		103.00	
9/25		Mountain Summit 8558197200 000000000146041 Rafael Santiago		280.23	
9/25		Mkey-CA 8662551668 200925 2929454 Rafael Santiago		50.00	
9/25		Brigit.Com Protection 200925 Edd337E6Ebf482 Rafael Santiago		50.00	
9/25		Cash America Tod 8558405680 092420 200924G7Ajdive4 Rafael Santiago		136.50	
9/25		Venmo Payment 4494058945 Rafael Santiago		20.00	265.29
9/28		Money Transfer authorized on 09/26 From Earnin-Activehours CA S00300270436867316 Card 2216	100.00		
9/28		Money Transfer authorized on 09/26 From Santiago Rafael NY S00580270812977515 Card 2216	19.75		
9/28		Money Transfer authorized on 09/27 From Earnin-Activehours CA S00580271338265145 Card 2216	100.00		
9/28		Money Transfer authorized on 09/27 From Brigit NY S00300271641077847 Card 2216	50.00		
9/28		Money Transfer authorized on 09/27 From Earnin-Activehours CA S00300272186190216 Card 2216	100.00		
9/28		Money Transfer authorized on 09/28 From Santiago Rafael NY S00580272737703252 Card 2216	4.75		
9/28		Purchase authorized on 09/25 Burger King #9683 Pasadena CA S380270006920497 Card 2216		11.88	
9/28		ATM Withdrawal authorized on 09/26 1000 Fair Oaks Drive South Pasaden CA 0001769 ATM ID 0615F Card 2216		100.00	
9/28		Purchase authorized on 09/26 Arco #42209 Ampm Highland CA P00000000384999974 Card 2216		20.40	
9/28		Purchase authorized on 09/26 Rm Store 56 69 Pas Pasadena CA S300270773865674 Card 2216		17.63	
9/28		Purchase authorized on 09/26 McDonald's F942 South Pasaden CA S300270843573957 Card 2216		7.48	
9/28		Moneytree #0592 Moneytree 200928 076728802868517 Santiago, Rafael A		117.65	364.75
9/29		Money Transfer authorized on 09/28 From Santiago Rafael NY S00580273191535135 Card 2216	89.10		
9/29		Purchase authorized on 09/27 99-Cents-Only #012 Highland Park CA S460272025149544 Card 2216		6.97	



**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>
9/29		Purchase authorized on 09/28 Kfc D016008 Pasadena CA S300272697081630 Card 2216		13.99	
9/29		Purchase authorized on 09/29 Vallarta 655 N Fair O Pasadena CA P0000000685987083 Card 2216		1.10	
9/29		Venmo Payment 4516314651 Rafael Santiago		100.00	331.79
9/30		Suffolkfederal ACH S Rec Lmaria Santiago Funds Transfer Via Mob	40.00		
9/30		Check City Check City 200930 001-1932094 Santiago, Rafael	255.00		
9/30		Purchase authorized on 09/28 McDonald's F11949 Altadena CA S300272701500326 Card 2216		5.25	
9/30		Purchase authorized on 09/28 Gerlachs Liquor Pasadena CA S460273080707670 Card 2216		7.50	
9/30		Purchase authorized on 09/30 Arco #42205 Altadena CA P00000000181952937 Card 2216		4.22	
9/30		Purchase authorized on 09/30 Vallarta 655 N Fair O Pasadena CA P00000000186399693 Card 2216		8.06	
9/30		Purchase authorized on 09/30 Cvs/Pharmacy #09 09668--7 Pasadena CA P00580275025264085 Card 2216		20.18	581.58
10/1		Purchase authorized on 09/29 Check City Cco - P 800-4040254 UT S380273553189599 Card 2216		300.00	
10/1		Purchase authorized on 10/01 Target T- 777 E Colora Pasadena CA P00000000471969154 Card 2216		37.49	
10/1		Onemain Tel Pay Loan Pymnt 200930 520656688747 Deleon,,Jeffreyk,		236.79	7.30
10/2		Moneytree #0592 Moneytree 201002 076728802913038 Santiago, Rafael A	108.00		
10/2		Purchase authorized on 09/30 Burger King #9683 Pasadena CA S460274856609732 Card 2216		1.64	
10/2		Purchase authorized on 10/02 Arco #42540 South Pasaden CA P00000000832768576 Card 2216		5.50	108.16
10/5		Purchase authorized on 10/03 Chevron 0091410 Pasadena CA S460277548278151 Card 2216		20.84	
10/5		Purchase authorized on 10/03 Winchell S # 9102 South Pasaden CA S380277594711446 Card 2216		11.86	
10/5		Purchase authorized on 10/03 Mammias Brick Oven South Pasaden CA S300278113723724 Card 2216		15.78	
10/5		Purchase authorized on 10/04 Gerlachs Liquor Pasadena CA P00460278639115916 Card 2216		13.25	
10/5		Purchase authorized on 10/04 Vons #3075 South Pasaden CA P00580278658280925 Card 2216		16.58	
10/5		Purchase authorized on 10/05 Vons #2152 Pasadena CA P00380279530386291 Card 2216		5.14	
10/5		Venmo Payment 4550061485 Rafael Santiago		19.00	5.71
10/6		Dave, Inc Credit 5F7B402256E7Df0Af96Dee26/ Bbe328144B7B319	50.00		55.71
10/7		Money Transfer authorized on 10/07 From Santiago Rafael NY S00300281855413974 Card 2216	19.75		
10/7		Purchase authorized on 10/06 Gfw*3Gldscr.Com 855-506-9175 DE S300280256709050 Card 2216		1.00	
10/7		Purchase authorized on 10/06 Kfc D016008 Pasadena CA S460280670965393 Card 2216		7.71	
10/7		Zelle to Nesta Veronica on 10/07 Ref #Pp08Z64Nt4		7.00	
10/7		Venmo Payment 4560663641 Rafael Santiago		28.00	31.75
10/8		Purchase authorized on 10/08 Vons #2152 Pasadena CA P00380282518795786 Card 2216		3.04	
10/8		Purchase authorized on 10/08 Arco #42205 Altadena CA P00000000739699971 Card 2216		3.35	25.36
10/9		Jwch Institute I Direct Dep 201009 9308168324936W0 Santiago,Rafael A	1,226.61		
10/9		Purchase authorized on 10/07 3671 El Pollo Loco South Pasaden CA S460281858673014 Card 2216		20.26	


**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>
10/9		Purchase authorized on 10/09 Dave Inc Los Angeles CA S00300283347238269 Card 2216		52.00	
10/9		ATM Withdrawal authorized on 10/09 655 N Fair Oaks Ave Pasadena CA 0000884 ATM ID 8457W Card 2216		600.00	
10/9		Purchase authorized on 10/09 Arco #42205 Altadena CA P00000000187620968 Card 2216		23.67	
10/9		Purchase authorized on 10/09 Dave Inc Los Angeles CA S00380283577866836 Card 2216		1.00	
10/9		ATM Withdrawal authorized on 10/09 2933 Los Feliz Blvd Los Angeles CA 0004514 ATM ID 9943B Card 2216		40.00	
10/9		Mkey-CA 8662551668 201009 2978956 Rafael Santiago		124.99	
10/9		Venmo Payment 4573951144 Rafael Santiago		100.00	290.05
10/13		Money Transfer authorized on 10/10 From Dave Inc CA S00300284652195346 Card 2216	75.00		
10/13		Money Transfer authorized on 10/10 From Santiago Rafael NY S00300285068566313 Card 2216	12.75		
10/13		Cash Central Epay 201013 Trk-1705062 Rafael Santiago	255.00		
10/13		Purchase authorized on 10/08 McDonald's F11949 Altadena CA S580282700137868 Card 2216		4.93	
10/13		Purchase authorized on 10/09 Cash Central 580-4604305 UT S300283540098785 Card 2216		274.98	
10/13		Purchase authorized on 10/09 Kfc D016008 Pasadena CA S580283745740002 Card 2216		7.71	
10/13		Purchase authorized on 10/09 McDonald's F33205 Fontana CA S300284139552936 Card 2216		2.16	
10/13		Purchase authorized on 10/10 Subway 2996 Fontana CA S460284734784950 Card 2216		7.55	
10/13		Purchase authorized on 10/10 Domino's 8141 616-281-5200 CA S460285050407325 Card 2216		25.96	
10/13		Purchase authorized on 10/11 Vallarta 655 N Fair O Pasadena CA P00000000276610165 Card 2216		20.55	
10/13		Purchase authorized on 10/12 Vons #2152 Pasadena CA P00380286796431124 Card 2216		26.39	
10/13		ATM Withdrawal authorized on 10/13 655 N Fair Oaks Ave Pasadena CA 0008405 ATM ID 5873O Card 2216		100.00	
10/13		Purchase authorized on 10/13 Arco #42205 Altadena CA P00000000476880653 Card 2216		20.36	
10/13		Lendup Lenduploan 201013 1818684834 Rafael Santiago		99.96	42.25
10/14		Money Transfer authorized on 10/14 From Santiago Rafael NY S00380289008489717 Card 2216	19.75		
10/14		Zelle to Nesta Veronica on 10/14 Ref #Pp092B4Prv for Your Services		7.00	
10/14		Purchase authorized on 10/14 Vallarta 655 N Fair O Pasadena CA P00000000730075949 Card 2216		22.22	
10/14		Purchase authorized on 10/14 Vons #2152 Pasadena CA P00460289009388261 Card 2216		24.17	8.61
10/15		Purchase authorized on 10/15 Arco #42205 Altadena CA P00000000030724315 Card 2216		4.22	4.39
10/16		Money Transfer authorized on 10/15 From Possible Finance TX S00460290188138631 Card 2216	250.00		
10/16		Money Transfer authorized on 10/16 From Santiago Rafael NY S00460290802572455 Card 2216	10.75		
10/16		Money Transfer authorized on 10/16 From Santiago Rafael NY S00460290812139187 Card 2216	20.75		
10/16		Purchase authorized on 10/16 Stater Br 1390 N Allen Pasadena CA P00000000136805075 Card 2216		17.58	
10/16		Purchase authorized on 10/16 Stater Br 1390 N Allen Pasadena CA P00000000037570392 Card 2216		5.58	
10/16		Purchase authorized on 10/16 Vons #2152 Pasadena CA P00300291007855022 Card 2216		11.05	
10/16		Venmo Payment 4609634439 Rafael Santiago		20.00	
10/16		Venmo Payment 4609630337 Rafael Santiago		100.00	131.68



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/19		Ebay Penny Depos Payments 201011 4637A1648A38 Rafael Santiago	0.01		
10/19		Money Transfer authorized on 10/18 From Santiago Rafael NY S00300292720271647 Card 2216	34.65		
10/19		Money Transfer authorized on 10/18 From Santiago Rafael NY S00460292775181129 Card 2216	39.60		
10/19		Money Transfer authorized on 10/18 From Rafael Santiago NY S00580293037854019 Card 2216	73.88		
10/19		Money Transfer authorized on 10/19 From Santiago Rafael NY S00380293654687685 Card 2216	89.10		
10/19		Purchase authorized on 10/15 Cash App*David San 8774174551 CA S460290191102743 Card 2216		40.00	
10/19		Purchase authorized on 10/17 Target T- 3121 E Color Pasadena CA P0000000276190976 Card 2216		20.46	
10/19		Recurring Payment authorized on 10/17 Spotify USA 877-7781161 NY S460292186948192 Card 2216		9.99	298.47
10/20		NSF Return Item Fee for a Transaction Received on 10/19 \$236.79 Onemain Loan Pymnt 201018 520656688747 DE Leon,,Jeffrey K0190		35.00	
10/20		Purchase authorized on 10/18 Lyft *Ride Sun 1 Lyft.Com CA S580292730978439 Card 2216		17.55	
10/20		Purchase authorized on 10/18 The Veranda Restau Santa Monica CA S580292745807889 Card 2216		56.51	
10/20		Purchase authorized on 10/18 Domino's 8141 616-281-5200 CA S580293041968764 Card 2216		25.11	
10/20		Purchase authorized on 10/18 Cash App*Lawrence 8774174551 CA S460293111345125 Card 2216		35.00	
10/20		Purchase authorized on 10/20 Arco #42205 Altadena CA P00000000574295514 Card 2216		3.67	125.63
10/21		Money Transfer authorized on 10/20 From Santiago Rafael NY S00580295165446369 Card 2216	9.75		
10/21		Moneykey-CA 8662551668 201021 3008884 Rafael Santiago	255.00		
10/21		Money Transfer authorized on 10/21 From Brigit NY S00380295567763545 Card 2216	50.00		
10/21		Money Transfer authorized on 10/21 From Rafael Santiago NY S00380295643550625 Card 2216	19.70		
10/21		Moneytree #0592 Moneytree 201021 076728802950640 Santiago, Rafael A	108.00		
10/21		Purchase authorized on 10/20 Chevron/G&M Oil CO., LI South Pasaden CA P00380295156882801 Card 2216		10.35	
10/21		Purchase authorized on 10/21 Brigit New York CA S0030029555870470 Card 2216		50.00	
10/21		Purchase authorized on 10/21 USPS PO 05586206 600 Linc Pasadena CA P00460295723946678 Card 2216		8.70	
10/21		Venmo Payment 4635903754 Rafael Santiago		10.00	489.03
<b>Ending balance on 10/21</b>					<b>489.03</b>
<b>Totals</b>			<b>\$4,862.52</b>	<b>\$4,374.44</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
10/20	Onemain Loan Pymnt 201018 520656688747 DE Leon,,Jeffrey K0190 Reference # 021000027615592	236.79



**Summary of Overdraft and Returned Item Fees**

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$35.00	\$35.00

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

Fee period 09/22/2020 - 10/21/2020	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	\$0.95 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,527.48 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	58 <input checked="" type="checkbox"/>

JL/JL

**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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### 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.

