

Wells Fargo Everyday Checking

December 11, 2020 ■ Page 1 of 4



RYAN BANKSTON
1387 CARNELIAN DR APT 4
SAN JOSE CA 95122-2720

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 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 type="checkbox"/>

Statement period activity summary

Beginning balance on 11/14	-\$270.56
Deposits/Additions	1,426.17
Withdrawals/Subtractions	- 1,137.04
Ending balance on 12/11	\$18.57

Account number: **3567325430**

RYAN BANKSTON

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

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/17		NSF Return Item Fee for a Transaction Received on 11/16 \$279.00 Check # 00003		35.00	-305.56
12/1		Vacp Treas 310 Xxva Benef 120120 xxxxx7261003600 Ref*48*VA Compensation *11/01/20-11	1,426.17		1,120.61
12/2		Recurring Payment authorized on 12/01 Spotify USA 877-7781161 NY S300336682151851 Card 0338		9.99	
12/2		Purchase authorized on 12/01 Santa Clara Valero Santa Clara CA P00380337132913629 Card 0338		10.88	
12/2		USAA P&C Ext Autopay 201201 xxxxx1912 Bankston,Ryan,M		123.04	976.70
12/3		Purchase authorized on 12/01 Speedy Cash 888-3331360 KS S460336496063162 Card 0338		300.00	
12/3		Purchase authorized on 12/01 Total *Wireless S 866-663-3633 FL S380336610485547 Card 0338		49.33	627.37
12/4		Recurring Payment authorized on 12/02 Metropcs Auto Pay 888-863-8768 WA S580338263876000 Card 0338		60.00	567.37
12/7		Recurring Payment authorized on 12/02 Comcast California 800-Comcast CA S380338253211275 Card 0338		120.36	
12/7		Recurring Payment authorized on 12/05 Microsoft*Microsof Msbill.Info WA S460341060769920 Card 0338		9.99	
12/7		Purchase authorized on 12/06 7-Eleven San Jose CA P00000000885430765 Card 0338		25.03	411.99
12/8		Purchase authorized on 12/08 7-Eleven San Jose CA P00000000489171276 Card 0338		26.61	
12/8		Purchase authorized on 12/08 DBA R J Polar IN San Jose CA P00000000175726683 Card 0338		35.04	350.34
12/9		Non-WF ATM Withdrawal authorized on 12/08 *Prospect-Highway 85 San Jose CA 00580344161577305 ATM ID Icad6799 Card 0338		203.00	147.34
12/10		Purchase authorized on 12/09 Portola Food An Livermore CA P00000000276674115 Card 0338		3.23	
12/10		Purchase authorized on 12/10 Shell Service Station Livermore CA P00300345294194664 Card 0338		3.43	
12/10		Purchase authorized on 12/10 Shell Service Station Milpitas CA P00380345336528250 Card 0338		6.47	
12/10		Purchase authorized on 12/10 7-Eleven San Jose CA P00000000737891681 Card 0338		16.55	
12/10		Purchase authorized on 12/10 Spwy66820201 San Jose CA P00000000880070163 Card 0338		4.58	
12/10		Purchase authorized on 12/10 Spwy66820201 San Jose CA P00000000530106833 Card 0338		25.02	
12/10		USAA FSB Nas Achdebit 201209 xxxxx2409 Ryan M Bankston		25.00	63.06
12/11		Purchase authorized on 12/08 Renttoown.Org 888-8252098 CA S380344063297081 Card 0338		1.00	
12/11		Recurring Payment authorized on 12/08 Renttoown.Org 888-8252098 CA S460344063413072 Card 0338		1.00	
12/11		Non-WF ATM Withdrawal authorized on 12/10 1711 McLaughlin Ave San Jose CA 00580346132829886 ATM ID Rt04756 Card 0338		42.49	18.57
Ending balance on 12/11					18.57
Totals			\$1,426.17	\$1,137.04	

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
11/17	Check Reference # 00007559008114942487	279.00



Summary of Overdraft and Returned Item Fees

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$455.00
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.

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	0	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$35.00

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 11/14/2020 - 12/11/2020	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	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$500.00	-\$305.56 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,426.17 <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:

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

If you have converted or choose to convert this Everyday Checking account to another checking account type at any time, this waiver will not be applied to that account. The terms of that new account, including the applicable monthly service fee and options to avoid the fee, will apply.

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.

