

Wells Fargo Everyday Checking

September 16, 2020 ■ Page 1 of 7



SABRINA K CLEWETT
PO BOX 536
LUCERNE VALLEY CA 92356-0536

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 checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" 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 8/18	-\$424.12
Deposits/Additions	5,776.50
Withdrawals/Subtractions	- 5,595.25
Ending balance on 9/16	-\$242.87

Account number: **6646071891**

SABRINA K CLEWETT

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Credit Card - XXXX-XXXX-XXXX-8539

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>
8/20		Stonelakelending Daily File 200820 2355797 Sabrina Clewett	1,400.00		
8/20		ATM Withdrawal authorized on 08/20 20310 Hwy 18 Apple Valley CA 0008925 ATM ID 6978F Card 6185		700.00	
8/20		Purchase authorized on 08/20 Apple Valley Gas and M Apple Valley CA P0000000182454757 Card 6185		66.18	209.70
8/21		Purchase authorized on 08/20 Del Taco 1069 Apple Valley CA S380233348046174 Card 6185		27.44	
8/21		Purchase authorized on 08/20 Chevron/City Market Gas Apple Valley CA P00380234249883713 Card 6185		87.58	94.68
8/24		Overdraft Fee for a Transaction Posted on 08/21 \$27.44 Purchase Authori Zed on 08/20 Del Taco 1069 Apple VA		35.00	
8/24		Overdraft Fee for a Transaction Posted on 08/21 \$87.58 Purchase Authori Zed on 08/20 Chevron/City Market Gas Apple VA		35.00	
8/24		Purchase authorized on 08/20 Vzwrlls*Prepaid PY 888-294-6804 FL S460234045486119 Card 6185		55.30	
8/24		Purchase authorized on 08/21 Dollar General # 32510 N Lucerne Valle CA P00380235121884695 Card 6185		132.76	
8/24		Non-WF ATM Withdrawal authorized on 08/21 31581 State Hwy 18 Lucern Valley CA 00380235126586119 ATM ID Lk679450 Card 6185		202.95	
8/24		Recurring Payment authorized on 08/22 Healthsapiens Plan Httpsaccounts NY S380236087559373 Card 6185		19.95	-386.28
8/25		Overdraft Fee for a Transaction Posted on 08/24 \$19.95 Recurring Payment Authori Zed on 08/22 Healthsapiens Plan Httpsacc		35.00	-421.28
8/31		Spotloan Credit C20082810000694 Sabrina Clewett	600.00		
8/31		Non-WF ATM Withdrawal authorized on 08/31 32687 Hwy 18 Lucerne Valle CA 00300244500185030 ATM ID Lk298081 Card 6185		63.00	
8/31		Purchase authorized on 08/31 High Desert Gas Mart Lucerne Valle CA P0000000075054969 Card 6185		21.89	
8/31		Purchase authorized on 08/31 Dave Inc Los Angeles CA S00580244535589522 Card 6185		1.00	92.83
9/1		Vacp Treas 310 Xxva Benef 090120 xxxxx0635003600 Ref*48*VA Compensation *08/01/20-08	3,106.04		
9/1		Purchase authorized on 08/31 Dollar General # 32510 N Lucerne Valle CA P00460245156196382 Card 6185		122.82	
9/1		Purchase authorized on 08/31 High Desert Gas Mart Lucerne Valle CA P00000000270989194 Card 6185		50.21	
9/1		Purchase authorized on 09/01 High Desert Gas Mart Lucerne Valle CA P00000000180407794 Card 6185		4.42	
9/1		Purchase authorized on 09/01 USPS PO 05459603 10418 HI Lucerne Valle CA P00460245659997294 Card 6185		46.00	
9/1		Purchase authorized on 09/01 Lucerne Valley Valero Lucerne Valle CA P00580245664675944 Card 6185		8.50	
9/1		Non-WF ATM Withdrawal authorized on 09/01 32687 Hwy 18 Lucerne Valle CA 00580245665636108 ATM ID Lk298081 Card 6185		203.00	
9/1		Non-WF ATM Withdrawal authorized on 09/01 32687 Hwy 18 Lucerne Valle CA 00580245666152229 ATM ID Lk298081 Card 6185		203.00	
9/1		Non-WF ATM Withdrawal authorized on 09/01 32687 Hwy 18 Lucerne Valle CA 00460245666637864 ATM ID Lk298081 Card 6185		203.00	
9/1		Non-Wells Fargo ATM Transaction Fee		2.50	
9/1		Purchase with Cash Back \$ 100.00 authorized on 09/01 Lucerne Valley Mrkt Lucerne Valle CA P00300245694682746 Card 6185		415.84	
9/1		Mdg USA Inc. Payment 200831 15384319 Sabrina Clewett		119.49	
9/1		Speedy #94 Payment Loan 37996585 Clewett, Sabrina		300.00	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/1		Stonelakelending 1111111111 200831 2355798 Stone Lake Lending		357.39	
9/1		Lendup Lenduploan 200901 1800939949 David Dexter		299.88	
9/1		Netcashman Db Online Pmt 083120 200831002632A6K Sabrina Clewett		417.97	444.85
9/2		Recurring Payment authorized on 09/01 Netflix.Com 866-5797172 CA S380245324686943 Card 6185		12.99	431.86
9/3		Purchase authorized on 09/01 Netpay Advance 888-9423320 KS S380245558457086 Card 6185		300.00	131.86
9/4		Overdraft Fee for a Transaction Posted on 09/03 \$300.00 Purchase Authori Zed on 09/01 Netpay Advance 888-9423		35.00	
9/4		Recurring Payment authorized on 09/01 Google*Google Play Internet CA S460246066513905 Card 6185		4.99	
9/4		Recurring Payment authorized on 09/02 Vzwrlss*Prpay Auto 888-294-6804 FL S580247042817495 Card 6185		125.30	-33.43
9/8		Speedy #94 Funding Loan 38068325 Clewett, Sabrina	255.00		
9/8		Net Pay Advance Payment 200904 1351630 Clewettsabrina	255.00		
9/8		Recurring Payment authorized on 09/03 Google *Google Mus 855-836-3987 CA S300247419767088 Card 6185		14.99	
9/8		Recurring Payment authorized on 09/04 Yourscoreandmore.C 866-752-5004 CA S580248540895761 Card 6185		39.94	
9/8		Purchase authorized on 09/04 Fitlibody888-830-9 888-830-9951 ID S460248547001446 Card 6185		69.87	
9/8		Purchase authorized on 09/05 Clkbank*Com_46Cku9 800-390-6035 ID S380249817469006 Card 6185		9.95	
9/8		Non-WF ATM Withdrawal authorized on 09/06 31581 State Hwy 18 Lucern Valley CA 00380250754513686 ATM ID Lk679450 Card 6185		102.95	
9/8		Non-Wells Fargo ATM Transaction Fee		2.50	
9/8		Non-WF ATM Withdrawal authorized on 09/06 31581 State Hwy 18 Lucern Valley CA 00300250755046239 ATM ID Lk679450 Card 6185		62.95	
9/8		Non-Wells Fargo ATM Transaction Fee		2.50	
9/8		Purchase authorized on 09/08 Smoke Club 21 Lucerne Vly CA P0000000933489627 Card 6185		17.53	
9/8		Purchase authorized on 09/08 Smoke Club 21 Lucerne Vly CA P0000000471198820 Card 6185		5.75	
9/8		Purchase authorized on 09/08 Lucerne Valley Mrkt Lucerne Valle CA P00580252668138633 Card 6185		66.92	
9/8		Purchase authorized on 09/08 High Desert Gas Mart Lucerne Valle CA P0000000571439192 Card 6185		11.79	68.93
9/14		Purchase authorized on 09/12 Clkbank*Com_7Gb5A7 800-390-6035 ID S460256680161554 Card 6185		9.00	
9/14		Purchase authorized on 09/13 High Desert Gas Mart Lucerne Valle CA P0000000473531304 Card 6185		7.78	
9/14		Purchase authorized on 09/13 High Desert Gas Mart Lucerne Valle CA P0000000085440141 Card 6185		20.00	
9/14		Purchase Return authorized on 09/13 Dollar Ge 32510 N Hwy Lucerne Valle CA P0000000475448870 Card 6185	10.78		42.93
9/15		Courtesy Payment (Ref# Shrp 5250156)	149.68		
9/15		Purchase authorized on 09/14 Yourscoreandmore.C 866-752-5004 CA S300258813597066 Card 6185		1.00	
9/15		Non-WF ATM Withdrawal authorized on 09/15 31581 State Hwy 18 Lucern Valley CA 00580259707112040 ATM ID Lk679450 Card 6185		182.95	
9/15		Non-Wells Fargo ATM Transaction Fee		2.50	
9/15		Spotloan Debit C20091410004111 Sabrina Clewett		177.03	-170.87
9/16		Overdraft Fee for a Transaction Posted on 09/15 \$182.95 Non-WF ATM Withdrawal authorized on 09/15 31581 State Hwy 18 Lucern Valley CA		35.00	
9/16		Overdraft Fee for a Transaction Posted on 09/15 \$177.03 Spotloan Debit C20091410004 111 Sabrina Clewett		35.00	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/16		Purchase authorized on 09/14 Tmi-Sprpt.Com 833-3113645 FL S580258825020995 Card 6185		1.00	
9/16		Recurring Payment authorized on 09/15 Yourscoreandmore.C 855-4876779 CA S300259830552072 Card 6185		1.00	-242.87
Ending balance on 9/16					-242.87
Totals			\$5,776.50	\$5,595.25	

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	\$210.00	\$1,820.00
Total Returned Item Fees	\$0.00	\$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

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	2	6
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$70.00	\$210.00

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 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
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	-\$424.12 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$5,616.04 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	32 <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® 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.

**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

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.

