

Wells Fargo Everyday Checking

September 16, 2020 ■ Page 1 of 7



SHIRLANDRIUS D MOORE
5590 DELCASTLE DR
FLORISSANT MO 63034-2660

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 Everyday Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 8/19	\$0.00
Deposits/Additions	7,753.00
Withdrawals/Subtractions	- 7,747.84
Ending balance on 9/16	\$5.16

Account number: **2661500989**

SHIRLANDRIUS D MOORE

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>
8/20		ATM Cash Deposit on 08/20 245 N Main St Canton IL 0006065 ATM ID 5846H Card 3819	800.00		
8/20		ATM Cash Deposit on 08/20 245 N Main St Canton IL 0006066 ATM ID 5846H Card 3819	50.00		850.00
8/21		Purchase authorized on 08/20 Expedia 7545853268 Expedia.Com WA S580234145787242 Card 3819		745.66	104.34
8/24		Money Transfer authorized on 08/24 From Shirlandrius Johnsonmoore MO S00300237495667990 Card 3819	754.99		
8/24		Purchase authorized on 08/20 Jack IN The Box 40 314-741-8770 MO S460234219694906 Card 3819		33.98	
8/24		Purchase authorized on 08/21 Bp#8794661Gas Mart Saint Louis MO S380234714666662 Card 3819		16.07	
8/24		Purchase authorized on 08/21 McDonald's F2050 Florissant MO S460234717389512 Card 3819		6.73	
8/24		Purchase authorized on 08/21 Bp#8793770Jamestown Florissant MO S580234731961745 Card 3819		13.96	
8/24		Purchase authorized on 08/21 Exxonmobil 9669 Saint Louis MO S460234846021291 Card 3819		21.13	
8/24		Purchase authorized on 08/24 Dollartre 14070 New Ha Florissant MO P0000000083942369 Card 3819		16.68	750.78
8/25		WFB Opening Deposit	100.00		
8/25		ATM Cash Deposit on 08/25 Tropicana Eastern Las Vegas NV 0003235 ATM ID 4663S Card 3819	2,900.00		
8/25		ATM Cash Deposit on 08/25 Tropicana Eastern Las Vegas NV 0003236 ATM ID 4663S Card 3819	1,000.00		
8/25		Purchase authorized on 08/24 Wal-Mart #5927 Florissant MO P0000000880263067 Card 3819		14.30	
8/25		Purchase authorized on 08/24 Cvs/Pharmacy #06 06745--6 Florissant MO P00460238060626479 Card 3819		18.45	
8/25		Purchase authorized on 08/24 Cvs/Pharmacy #0674 Florissant MO S380238061092876 Card 3819		7.17	
8/25		Purchase authorized on 08/24 Bp#8794661Gas Mart Saint Louis MO S380238067249880 Card 3819		19.60	
8/25		Purchase authorized on 08/25 Hudsonnews St1205 Hazelwood MO P00380238426050170 Card 3819		3.54	4,687.72
8/26		Purchase authorized on 08/24 Bp#8793770Jamestown Florissant MO S380237518613765 Card 3819		5.79	
8/26		Purchase authorized on 08/25 Five Star Liquor Las Vegas NV S460239038593269 Card 3819		47.13	
8/26		Non-WF ATM Withdrawal authorized on 08/25 Balzar Ave Las Vegas NV 00300239075634791 ATM ID A475859 Card 3819		178.50	
8/26		Non-Wells Fargo ATM Transaction Fee		2.50	
8/26		Purchase authorized on 08/25 Circle K 05399 2308 LA Las Vegas NV P00000000771809398 Card 3819		37.39	4,416.41
8/27		Purchase Return authorized on 08/25 Expedia 7545853268 Expedia.Com WA S620240545855968 Card 3819	50.00		
8/27		Purchase authorized on 08/25 Brookwood Bbq M Cl Charlotte NC S460238530927676 Card 3819		13.52	
8/27		Purchase authorized on 08/25 Ti Pizzeria France Las Vegas NV S380239116015605 Card 3819		22.60	
8/27		Purchase authorized on 08/26 Af*Ameropan Realty 702-818-5550 NV S380239819987711 Card 3819		100.00	
8/27		Purchase authorized on 08/26 Af*Ameropan Realty 702-818-5550 NV S460239825843120 Card 3819		100.00	
8/27		Purchase authorized on 08/27 Hair Plus II Las Vegas NV P00580240802564888 Card 3819		48.68	4,181.61
8/28		Non-WF ATM Balance Inquiry Fee 08/28 3300 Las Veg Las Vegas NV ATM ID Nvtisx22 Card 3819		2.00	
8/28		Purchase Return authorized on 08/27 Expedia 7545853268 Expedia.Com WA S620241545491770 Card 3819	201.82		


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>
8/28		Purchase authorized on 08/25 Treasure Island Ho Las Vegas NV S300238799880994 Card 3819		176.88	
8/28		Purchase authorized on 08/27 Rently.Com 888-340-6340 CA S380240749879695 Card 3819		0.99	
8/28		Purchase authorized on 08/27 Rently.Com 888-340-6340 CA S580240754274016 Card 3819		0.99	
8/28		Non-WF ATM Withdrawal authorized on 08/28 3300 Las Vegas Blvd So Las Vegas NV 00300241288651049 ATM ID Nvtisx24 Card 3819		127.99	
8/28		Non-Wells Fargo ATM Transaction Fee		2.50	
8/28		Non-WF ATM Withdrawal authorized on 08/28 3300 Las Vegas Blvd So Las Vegas NV 00580241310251558 ATM ID Nvtisx22 Card 3819		147.99	
8/28		Non-Wells Fargo ATM Transaction Fee		2.50	
8/28		Withdrawal Made In A Branch/Store		480.00	
8/28		Purchase authorized on 08/28 Shell Service Station Las Vegas NV P00380241722982338 Card 3819		28.62	3,412.97
8/31		Money Transfer authorized on 08/31 From Shirlandrius Johnsonmoore MO S00580244488304791 Card 3819	98.50		
8/31		Money Transfer authorized on 08/31 From Shirlandrius Johnsonmoore MO S00460244575508397 Card 3819	443.25		
8/31		Money Transfer authorized on 08/31 From Shirlandrius Johnsonmoore MO S00580244740491744 Card 3819	24.62		
8/31		Purchase authorized on 08/27 Peppermill Restaur Las Vegas NV S460241214580481 Card 3819		156.23	
8/31		Purchase authorized on 08/28 Ti Breeze Bar Las Vegas NV S460241307519069 Card 3819		20.00	
8/31		Purchase authorized on 08/28 Ti Breeze Bar Las Vegas NV S380241337534752 Card 3819		23.00	
8/31		Purchase authorized on 08/28 Cvs/Pharmacy #1047 Las Vegas NV S380241682983432 Card 3819		2.39	
8/31		Purchase authorized on 08/28 Expedia 7101184427 877-903-0071 WA S300241692194279 Card 3819		214.14	
8/31		Purchase authorized on 08/28 Cash App*Shirlandr 8774174551 CA S300241768636419 Card 3819		80.00	
8/31		Purchase authorized on 08/28 Subway 60137 170-27226430 NV S460241772423175 Card 3819		16.47	
8/31		Purchase authorized on 08/28 Treasure Island Ho Las Vegas NV S380241808232083 Card 3819		132.66	
8/31		Purchase authorized on 08/29 Cash App*Desliana 8774174551 CA S300242300176977 Card 3819		10.00	
8/31		Purchase authorized on 08/29 Shell Service Station Las Vegas NV P00460242638217458 Card 3819		11.31	
8/31		Purchase authorized on 08/29 Shell Service Station Las Vegas NV P00580242638812735 Card 3819		4.29	
8/31		Withdrawal Made In A Branch/Store		450.00	
8/31		Purchase authorized on 08/29 Paypal *Since1917R 402-935-7733 CA S460243027261477 Card 3819		425.00	
8/31		Purchase authorized on 08/30 Snack Nook Las Vegas NV S380243343314578 Card 3819		9.73	
8/31		Purchase authorized on 08/30 Cvs/Pharmacy #1047 Las Vegas NV S580243640501410 Card 3819		6.48	
8/31		Withdrawal Made In A Branch/Store		2,510.00	-92.36
9/1		Overdraft Fee for a Transaction Posted on 08/31 \$2,510.00 Withdrawal Made In A Branch/Store		35.00	
9/1		Purchase authorized on 08/30 Domino's 7457 734-930-3030 NV S580243624997945 Card 3819		18.13	
9/1		Purchase authorized on 08/31 Cash App*Shirlandr 8774174551 CA S580244740297503 Card 3819		10.00	
9/1		Purchase authorized on 08/31 Cash App*Shirlandr 8774174551 CA S300245068599355 Card 3819		1.00	-156.49



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/2		Purchase authorized on 08/31 Shell Oil 57446464 Las Vegas NV S380244748217798 Card 3819		8.62	-165.11
9/9		Money Transfer authorized on 09/09 From Shirlandrius Johnsonmoore MO S00300253551394622 Card 3819	213.74		
9/9		Money Transfer authorized on 09/09 From Shirlandrius Johnsonmoore MO S00300253552709977 Card 3819	4.75		
9/9		Purchase authorized on 09/09 on The Run #611 Florissant MO P00000000473005074 Card 3819		2.02	51.36
9/10		Purchase authorized on 09/09 Enterprise Rent-A- Hazelwood MO S300253615851792 Card 3819		50.00	1.36
9/14		Money Transfer authorized on 09/14 From Shirlandrius Johnsonmoore MO S00460258699505800 Card 3819	1,091.63		
9/14		Money Transfer authorized on 09/14 From Shirlandrius Johnsonmoore MO S00300258702906004 Card 3819	19.70		1,112.69
9/15		Purchase authorized on 09/14 Paypal *Since1917R 402-935-7733 CA S580258703671468 Card 3819		1,106.48	
9/15		Purchase authorized on 09/14 USPS Change of Add 800-238-3150 TN S300258814859368 Card 3819		1.05	5.16
Ending balance on 9/16					5.16
Totals			\$7,753.00	\$7,747.84	

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	\$35.00	\$35.00
Total Returned Item Fees	\$0.00	\$0.00

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 08/19/2020 - 09/16/2020 Standard monthly service fee \$10.00 You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. Your fee waiver is about to expire. You will need to meet one of the requirements to avoid the monthly service fee.

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	-\$165.11 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	46 <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.

