

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

September 30, 2020 ■ Page 1 of 7



SUDONNA P PROVOST  
JACQUELINE F VAUGHN  
4520 E BASELINE RD APT 1002  
PHOENIX AZ 85042-6439

## 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](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (038)  
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](http://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"/>



## 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 9/1	\$5.17
Deposits/Additions	4,033.22
Withdrawals/Subtractions	- 3,864.56
<b>Ending balance on 9/30</b>	<b>\$173.83</b>

Account number: **7326574014**

**SUDONNA P PROVOST**  
**JACQUELINE F VAUGHN**

Arizona account terms and conditions apply

For Direct Deposit use  
Routing Number (RTN): 122105278

**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>
9/1		Non-WF ATM Bal Inquiry Fee Rev	2.00		
9/1		Non-WF ATM Bal Inquiry Fee Rev	2.00		
9/1		Non-WF ATM Bal Inquiry Fee Rev	2.00		
9/1		Online Transfer From Vaughn J Everyday Checking xxxxxx0732 Ref #Ib08Rlpgzv on 09/01/20	13.37		24.54
9/2		Cen Treas 310 Fed Sal 090220 xxxxx0400 Sudonna Provost	445.61		
9/2		Purchase authorized on 08/31 Starbucks Store 05 Tempe AZ S460244454048269 Card 3741		18.54	
9/2		Online Transfer to Vaughn J Everyday Checking xxxxxx0732 Ref #Ib08RscL8Y on 09/02/20		447.00	4.61
9/3		Purchase authorized on 09/01 Taco Bell #22366 Tempe AZ S580245840768687 Card 3741		4.32	0.29
9/8		Money Transfer authorized on 09/05 From Sudonna Provost AZ S00460249658818847 Card 3741	4.75		
9/8		Money Transfer authorized on 09/05 From Postmates Inc. CA S00460249693650500 Card 3741	19.95		
9/8		Money Transfer authorized on 09/05 From Postmates Courier Paym CA S00580249731704557 Card 3741	34.12		
9/8		Purchase authorized on 09/05 Circle K 00017 8140 E Scottsdale AZ P00000000479280145 Card 3741		5.00	
9/8		Purchase authorized on 09/05 7-Eleven Scottsdale AZ P00000000434444098 Card 3741		19.99	
9/8		Purchase authorized on 09/05 Shell Service Station Phoenix AZ P00460249731912591 Card 3741		30.00	
9/8		Purchase authorized on 09/05 Chevron/Wild Horse Pass Chandler AZ P00460249806645861 Card 3741		2.33	
9/8		Purchase with Cash Back \$ 1.00 authorized on 09/07 Qt 463 Inside Phoenix AZ P00380251553551971 Card 3741		1.05	0.74
9/9		Cen Treas 310 Fed Sal 090920 xxxxx0400 Sudonna Provost	131.28		
9/9		Money Transfer authorized on 09/09 From Evolve*Cleo Ai Ltd. AR S00380253456021543 Card 3741	30.00		
9/9		Purchase authorized on 09/09 Dave Inc Los Angeles CA S00580253454179025 Card 3741		1.00	161.02
9/10		Purchase authorized on 09/09 Cleo 833-3133171 AR S580253393462340 Card 3741		30.00	
9/10		Purchase authorized on 09/09 Cleo 833-3133171 AR S580253393473956 Card 3741		3.99	
9/10		Purchase authorized on 09/09 Cash App*Aujanæ J 8774174551 CA S300253482090676 Card 3741		35.00	
9/10		Purchase authorized on 09/09 Cash App*Aujanæ J 8774174551 CA S580253485323226 Card 3741		10.00	
9/10		Purchase authorized on 09/09 Cash App*Aujanæ J 8774174551 CA S380253486051842 Card 3741		1.00	81.03
9/11		McKesson Corp Direct Dep 200911 455043018838Sys Provost,Sudonna	1,014.39		
9/11		Fid Bkg Svc LLC Moneyline 200911 xxxxx6054 Ff5Qn Sudonna Provost	700.00		
9/11		Money Transfer authorized on 09/11 From Postmates Inc. CA S00300255604125999 Card 3741	7.40		
9/11		Purchase authorized on 09/10 Cash App*Aujanæ J 8774174551 CA S580254568060046 Card 3741		20.00	
9/11		Online Transfer to Vaughn J Everyday Checking xxxxxx0732 Ref #Ib08Tdc7Xn on 09/11/20		1,015.00	

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/11		Online Transfer to Vaughn J Everyday Checking xxxxxx0732 Ref #Ib08Tgwrrd on 09/11/20		145.00	
9/11		Vbs Radiant Cash 8555723227 200910 xxxxx7802 Sudonna Provost		55.18	567.64
9/14		ATM Cash Deposit on 09/12 Ahwatukee Phoenix AZ 0007029 ATM ID 4469W Card 3741	50.00		
9/14		Purchase authorized on 09/11 Rps*Cordoba Rd 800-704-0154 AZ S460255596474933 Card 3741		499.78	
9/14		Purchase authorized on 09/12 Sq *Tensley 877-417-4551 AZ S580256557646935 Card 3741		40.00	
9/14		Purchase authorized on 09/12 AZ Lot SA 4747 E Ellio Phoenix AZ P0000000987220224 Card 3741		15.00	
9/14		Purchase authorized on 09/12 Cash App*Aujanee J 8774174551 CA S300256590377004 Card 3741		2.66	60.20
9/15		Purchase authorized on 09/15 Dave Inc Los Angeles CA S00460259369794835 Card 3741		55.00	5.20
9/16		Cen Treas 310 Fed Sal 091620 xxxxx0400 Sudonna Provost	248.15		
9/16		Money Transfer authorized on 09/16 From Earnin-Activehours CA S00460260601285746 Card 3741	50.00		
9/16		Purchase authorized on 09/16 Earnin-Activehours Palo Alto CA S00460260338312130 Card 3741		100.00	
9/16		Purchase authorized on 09/16 Shell Service Station Guadalupe AZ P00460260543518804 Card 3741		10.00	
9/16		Purchase authorized on 09/16 Arco #42528 Tempe AZ P0000000081597307 Card 3741		50.35	
9/16		Purchase authorized on 09/16 Arco #42528 Tempe AZ P00000000486761751 Card 3741		3.35	139.65
9/18		Reversal of Credit - ATM Claim 70721200240		443.00	
9/18		Purchase authorized on 09/15 Qt 463 Phoenix AZ S580260194215369 Card 3741		4.77	
9/18		Purchase authorized on 09/16 Centurylink/Speedp 800-423-8994 LA S460260444910582 Card 3741		130.22	
9/18		Purchase authorized on 09/16 Starbucks Store 05 Tempe AZ S380260546536213 Card 3741		4.59	-442.93
9/23		Cen Treas 310 Fed Sal 092320 xxxxx0400 Sudonna Provost	296.69		-146.24
9/24		Non-WF ATM Transaction Fee Reversal	2.50		
9/24		Non-WF ATM Transaction Fee Reversal	2.50		
9/24		Non-WF ATM Transaction Fee Reversal	2.50		
9/24		Non-WF ATM Transaction Fee Reversal	2.50		
9/24		Non-WF ATM Transaction Fee Reversal	2.50		
9/24		Non-WF ATM Transaction Fee Reversal	2.50		
9/24		Non-WF ATM Bal Inquiry Fee Rev	2.00		
9/24		Non-WF ATM Bal Inquiry Fee Rev	2.00		
9/24		Non-WF ATM Transaction Fee Reversal	2.50		
9/24		Non-WF ATM Transaction Fee Reversal	2.50		
9/24		Non-WF ATM Transaction Fee Reversal	2.50		
9/24		Non-WF ATM Transaction Fee Reversal	2.50		-117.24
9/25		McKesson Corp Direct Dep 200925 931216655125Sys Provost,Sudonna	543.33		
9/25		Purchase authorized on 09/25 Cleo Memphis CA S00300269397592828 Card 3741		30.00	
9/25		Purchase authorized on 09/25 Cleo Memphis CA S00580269397618203 Card 3741		3.99	
9/25		Purchase authorized on 09/25 Dave Inc Los Angeles CA S00300269506741579 Card 3741		24.99	
9/25		Vbs Radiant Cash 8555723227 200924 xxxxx7804 Sudonna Provost		55.18	
9/25		Earnin Active Paymentret xxxxx3889 Sudonna Provost		58.00	253.93
9/28		Money Transfer authorized on 09/26 From Evolve*Cleo Ai Ltd. AR S00380270258192391 Card 3741	30.00		
9/28		Money Transfer authorized on 09/26 From Dave Inc CA S00300270530460290 Card 3741	75.00		


**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/28		Money Transfer authorized on 09/26 From Earnin-Activehours CA S00300270540591229 Card 3741	50.00		
9/28		Purchase authorized on 09/25 Ihop 3039 Phoenix AZ S580269497595286 Card 3741		6.17	
9/28		Purchase authorized on 09/25 Cash App*Aujanæ J 8774174551 CA S300269502711212 Card 3741		100.00	
9/28		Purchase authorized on 09/25 Uber Eats Help.Uber.Com CA S460269490683943 Card 3741		42.15	
9/28		Non-WF ATM Withdrawal authorized on 09/25 2880 Las Vegas Blvd So Las Vegas NV 00580270184316769 ATM ID Nvcla06 Card 3741		87.99	
9/28		Non-Wells Fargo ATM Transaction Fee		2.50	
9/28		Purchase authorized on 09/26 Cclv - Pizzeria Las Vegas NV S300270264460855 Card 3741		30.32	
9/28		Purchase authorized on 09/26 Cclv - It's Vegas Las Vegas NV S460270549981801 Card 3741		2.15	
9/28		ATM Withdrawal authorized on 09/26 Financial Center Las Vegas NV 0001959 ATM ID 9953E Card 3741		140.00	-2.35
9/30		Non-WF ATM Transaction Fee Reversal	2.50		
9/30		Cen Treas 310 Fed Sal 093020 xxxxx0400 Sudonna Provost	251.68		
9/30		Purchase authorized on 09/30 Dave Inc Los Angeles CA S00580274331964478 Card 3741		70.00	
9/30		Purchase authorized on 09/30 Circle K 03398 5240 S. Tempe AZ P00000000381921910 Card 3741		8.00	173.83
<b>Ending balance on 9/30</b>					<b>173.83</b>
<b>Totals</b>			<b>\$4,033.22</b>	<b>\$3,864.56</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
9/3	Earnin Active Paymentret xxxxx6030 Sudonna Provost Reference # 121140391873843	106.00
9/8	Vbs Radiant Cash 8555723227 200903 xxxxx7801 Sudonna Provost Reference # 096016932205710	55.18
9/9	Fingerhut Payment 200903 043000091492954 Provost Sudonna Reference # 043305136622057	30.00
9/10	Earnin Active Paymentret xxxxx7217 Sudonna Provost Reference # 121140397422276	106.00
9/10	Check Reference # 00007340008414471159	125.00
9/21	Vbs Radiant Cash 8555723227 200917 xxxxx7803 Sudonna Provost Reference # 096016932450453	55.18
9/22	Albert Genius EDI Pymnts Payment_4219997 Sudonna Provost Reference # 091000011709434	99.00
9/24	Check Reference # 00007340008210574256	125.00
9/29	Albert Genius EDI Pymnts Payment_4434115 Sudonna Provost Reference # 091000011647731	88.00

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$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.

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**Monthly service fee summary (continued)**

Fee period 09/01/2020 - 09/30/2020	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	-\$413.93 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,631.13 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	36 <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.



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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.

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.

