

Wells Fargo Opportunity CheckingSM

September 16, 2020 ■ Page 1 of 6



TERRI L PAXTON
494 COTTONWOOD DR
FAIRFIELD CA 94533-3711

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 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 8/21	\$0.00
Deposits/Additions	1,058.16
Withdrawals/Subtractions	- 977.21
Ending balance on 9/16	\$80.95

Account number: **3698051921**

TERRI L PAXTON

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>
8/24		Deposit Made In A Branch/Store	25.00		25.00
8/27		Edeposit IN Branch/Store 08/27/20 03:19:26 Pm 601 Jackson St Fairfield CA 1921	316.70		
8/27		Withdrawal Made In A Branch/Store		216.00	125.70
8/31		Purchase authorized on 08/31 7-Eleven Fairfield CA P0000000379014101 Card 5311		12.16	
8/31		ATM Withdrawal authorized on 08/31 3081 Travis Fairfield CA 0003406 ATM ID 6768F Card 5311		40.00	73.54
9/2		Purchase authorized on 08/31 Subway 0303 Vacaville CA S460244773938860 Card 5311		9.18	
9/2		Purchase authorized on 09/02 West Texas Valero Fairfield CA P00580246718727854 Card 5311		1.07	
9/2		ATM Withdrawal authorized on 09/02 601 Jackson St Fairfield CA 0002266 ATM ID 0190C Card 5311		40.00	23.29
9/3		Safeway Inc Payroll 200829 4629453 Paxton,Terri L	274.98		
9/3		Purchase authorized on 09/03 Wal-Mart Super Center Fairfield CA P0000000130526029 Card 5311		58.79	239.48
9/4		Purchase authorized on 09/03 Wood Oil Fairfield CA P0000000887267095 Card 5311		41.68	197.80
9/8		Purchase Return authorized on 09/08 Wish.Com 800-266-0172 CA S620252549324225 Card 5311	0.75		
9/8		Purchase Return authorized on 09/08 Wish.Com 800-266-0172 CA S620252549324226 Card 5311	0.75		
9/8		Purchase authorized on 09/04 Wish.Com 800-266-0172 CA S580248856814411 Card 5311		1.00	
9/8		Purchase authorized on 09/04 Wish.Com 800-266-0172 CA S460249023850516 Card 5311		30.25	
9/8		Purchase authorized on 09/04 Wish.Com 800-266-0172 CA S380249027613637 Card 5311		2.92	
9/8		Purchase authorized on 09/04 Wish.Com 800-266-0172 CA S300249033400831 Card 5311		2.93	
9/8		Purchase authorized on 09/04 Paypal *Jennrich 402-935-7733 CA S460249051495098 Card 5311		46.09	
9/8		Purchase authorized on 09/04 Jack IN The Box 05 Fairfield CA S460249074879538 Card 5311		4.87	
9/8		Purchase authorized on 09/04 Discount Cigarettes Fairfield CA P00460249086508853 Card 5311		18.06	
9/8		Purchase authorized on 09/04 Wal-Mart #3708 Suisun City CA P0000000385485761 Card 5311		53.51	
9/8		Purchase authorized on 09/04 Kfc/Ljs #112 Fairfield CA S380249177788252 Card 5311		7.58	
9/8		Purchase authorized on 09/05 7-Eleven Fairfield CA P0000000183357188 Card 5311		3.58	
9/8		Purchase authorized on 09/05 Safeway #1109 Vacaville CA P00460249832600172 Card 5311		4.08	
9/8		Purchase authorized on 09/05 Chevron/Edward R. Marsz Vacaville CA P00300249838425579 Card 5311		6.27	
9/8		Purchase authorized on 09/05 Smoke Shop N More Fairfield CA P0000000170981588 Card 5311		11.50	
9/8		Purchase authorized on 09/07 Safeway #1109 Vacaville CA P00460251628625675 Card 5311		2.04	4.62
9/10		Safeway Inc Payroll 200905 4629453 Paxton,Terri L	439.98		
9/10		Purchase authorized on 09/10 Fairfield Valero Fairfield CA P00460254536930196 Card 5311		9.36	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/10		ATM Withdrawal authorized on 09/10 601 Jackson St Fairfield CA 0005912 ATM ID 0190A Card 5311		150.00	285.24
9/11		Purchase authorized on 09/10 Metropcs Mobile 888-863-8768 WA S580254797660597 Card 5311		30.00	
9/11		Purchase authorized on 09/10 Fairfield Gas M Fairfeild CA P00000000782945941 Card 5311		56.78	
9/11		Purchase authorized on 09/10 7-Eleven Fairfield CA P00000000439275853 Card 5311		3.48	
9/11		Purchase authorized on 09/11 7-Eleven Fairfield CA P00000000582499316 Card 5311		21.51	
9/11		Purchase authorized on 09/11 Chevron/Edward R. Marsz Vacaville CA P00380255726360875 Card 5311		6.88	
9/11		Purchase authorized on 09/11 Chevron/Edward R. Marsz Vacaville CA P00580255733336185 Card 5311		9.00	
9/11		ATM Withdrawal authorized on 09/11 3081 Travis Fairfield CA 0006101 ATM ID 6768F Card 5311		20.00	137.59
9/14		Purchase authorized on 09/10 Wish.Com 800-266-0172 CA S580254375541937 Card 5311		10.10	
9/14		Purchase authorized on 09/10 Trthfdr*Truthfinde 888-8974556 CA S460254807889093 Card 5311		1.00	
9/14		Purchase authorized on 09/10 Trthfdr*Truthfinde 888-8974556 CA S460254809230928 Card 5311		3.99	
9/14		Purchase authorized on 09/12 7-Eleven Fairfield CA P00000000434961081 Card 5311		2.49	
9/14		Purchase authorized on 09/12 Safeway #1109 Vacaville CA P00300256581478638 Card 5311		7.56	
9/14		Purchase authorized on 09/12 Chevron/Edward R. Marsz Vacaville CA P00380256738228717 Card 5311		5.68	
9/14		Purchase authorized on 09/12 Wendy's #0001 Vacaville CA S380257051330822 Card 5311		8.51	
9/14		Purchase authorized on 09/12 7-Eleven Fairfield CA P00000000185169074 Card 5311		10.07	88.19
9/15		Purchase authorized on 09/13 Jack IN The Box 05 Fairfield CA S380258231512167 Card 5311		7.24	80.95
Ending balance on 9/16					80.95
Totals			\$1,058.16	\$977.21	

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.

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 08/21/2020 - 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	\$0.00 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$714.96 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	35 <input checked="" type="checkbox"/>

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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. 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

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.

