

# Wells Fargo Everyday Checking

October 7, 2020 ■ Page 1 of 5



THERESA WALKER  
7901 RUSH RIVER DR APT 5  
SACRAMENTO CA 95831-4600

## 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. (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](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 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 9/15	\$0.00
Deposits/Additions	3,444.68
Withdrawals/Subtractions	- 3,161.59
<b>Ending balance on 10/7</b>	<b>\$283.09</b>

Account number: **7697688658**

**THERESA WALKER**

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>
9/21		WFB Opening Deposit	25.00		25.00
9/28		Purchase authorized on 09/26 Doordash*Sharis CA 6506819470 CA S380271052863958 Card 5426		18.34	6.66
9/29		Mobile Deposit : Ref Number :916290657412	45.84		
9/29		Purchase authorized on 09/27 Starbucks 800-782- 800-781-7286 WA S380271490869132 Card 5426		5.25	47.25
9/30		Purchase authorized on 09/30 Raley S #443 4900 Elk Gro Elk Grove CA P00380274665139592 Card 5426		22.71	24.54
10/2		The Permanente M Payroll 200926 00539846 Walker,Theresa	2,893.84		
10/2		Money Transfer authorized on 10/02 From Curo Financial KS S00580276730535338 Card 5426	255.00		
10/2		Money Transfer authorized on 10/02 From Moneylion, Inc. Moneylion, Inc NY P00000000032607798 Card 5426	50.00		
10/2		Money Transfer authorized on 10/02 From Moneylion, Inc. Moneylion, Inc NY P00000000579186392 Card 5426	50.00		
10/2		Purchase authorized on 09/30 Starbucks 800-782-7282 WA S460274839574426 Card 5426		15.00	
10/2		Purchase authorized on 09/30 IN N Out Burger 32 Sacramento CA S460275240136015 Card 5426		7.23	
10/2		Purchase authorized on 10/02 Dave Inc Los Angeles CA S00580276369110316 Card 5426		79.99	
10/2		Purchase authorized on 10/02 Costco Gas #1274 Elk Grove CA P00460276793081582 Card 5426		36.20	
10/2		Purchase authorized on 10/02 Costco Whse #1274 Elk Grove CA P00580276829654760 Card 5426		155.99	
10/2		ATM Withdrawal authorized on 10/02 Greenhaven Sacramento CA 0002511 ATM ID 0243B Card 5426		160.00	2,818.97
10/5		Money Transfer authorized on 10/04 From Moneylion, Inc. Moneylion, Inc NY P00000000733296475 Card 5426	50.00		
10/5		Money Transfer authorized on 10/04 From Moneylion, Inc. Moneylion, Inc NY P00000000081975668 Card 5426	50.00		
10/5		Money Transfer authorized on 10/04 From Moneylion, Inc. Moneylion, Inc NY P00000000971564287 Card 5426	25.00		
10/5		Purchase authorized on 10/02 Speedy Cash 888-3331360 KS S460276394430218 Card 5426		176.47	
10/5		Purchase authorized on 10/02 Walmart Grocery 800-966-6546 AR S580276431961139 Card 5426		116.37	
10/5		Recurring Payment authorized on 10/02 Netflix.Com 866-5797172 CA S380276644597237 Card 5426		15.99	
10/5		Purchase authorized on 10/02 European Wax Cente Elk Grove CA S460276784232371 Card 5426		36.61	
10/5		Purchase authorized on 10/02 Moneylion Instacas 888-659-8244 NY S380276795631341 Card 5426		319.94	
10/5		Purchase authorized on 10/02 Sally Beauty #3968 Elk Grove CA S580277012101876 Card 5426		39.18	
10/5		Purchase authorized on 10/02 Fastrak Violation 415-486-8655 CA S580277088484196 Card 5426		6.00	
10/5		Purchase authorized on 10/02 Google* Roblox 650-2530000 CA S300277185569478 Card 5426		19.99	
10/5		Purchase authorized on 10/02 Prime Video*Mk47M4 888-802-3080 WA S380277186855519 Card 5426		9.99	
10/5		Purchase authorized on 10/02 Amazon Music*Mk57G 888-802-3080 WA S380277186866000 Card 5426		7.99	
10/5		Purchase authorized on 10/03 Doordash*Sharis CA 6506819470 CA S580277675080746 Card 5426		29.18	
10/5		Purchase authorized on 10/04 Prime Video*Mk94B5 888-802-3080 WA S380278472147840 Card 5426		10.99	
10/5		Purchase authorized on 10/04 Bath and Body Works 3318 Sacramento CA P00300278852477054 Card 5426		48.39	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/5		Purchase authorized on 10/04 Panda Express 1761 Sacramento CA S580279002656423 Card 5426		9.73	
10/5		Dja Properties Web Pmts 100520 K3Pkg3 Theresa Walker		1,600.00	497.15
10/6		Purchase authorized on 10/04 The Disney Store # Sacramento CA S380278845909556 Card 5426		46.97	
10/6		Purchase authorized on 10/05 USA*Canteen Vendin Sacramento CA S460279629625656 Card 5426		1.25	
10/6		Dave, Inc Debit 5F7B1D9E96F501Aff5Ed112C/ 390F6A3Ecce2E9E		1.00	447.93
10/7		Purchase authorized on 10/05 Starbucks 800-782- 800-782-7282 WA S460279491424168 Card 5426		10.00	
10/7		Purchase authorized on 10/05 Del Taco 0967 Elk Grove CA S580279826907351 Card 5426		12.04	
10/7		Purchase authorized on 10/05 Google *Gamehouse G.CO/Helppay# CA S460280010696574 Card 5426		12.99	
10/7		Purchase authorized on 10/06 Amzn Mktp US*Mk5U1 Amzn.Com/Bill WA S300280259611614 Card 5426		42.94	
10/7		Purchase authorized on 10/06 Subway 38957 Sacramento CA S380280712741935 Card 5426		10.53	
10/7		Purchase authorized on 10/06 Kaiser Pharm 609 Sacramento CA S580280810046481 Card 5426		5.00	
10/7		Purchase authorized on 10/06 Doordash*Red Lobst 6506819470 CA S460281012685003 Card 5426		71.34	283.09
<b>Ending balance on 10/7</b>					<b>283.09</b>
<b>Totals</b>			<b>\$3,444.68</b>	<b>\$3,161.59</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.

**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 09/15/2020 - 10/07/2020	Standard monthly service fee \$10.00	You paid \$0.00
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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 <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	\$0.00 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,893.84 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	31 <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

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**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.

