

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

June 5, 2020 ■ Page 1 of 5



TIMOTHY L WILT  
1142  
LAS VEGAS NV 89104

## 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. (825)

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 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"/>

## Statement period activity summary

Beginning balance on 5/12	\$0.00
Deposits/Additions	3,678.10
Withdrawals/Subtractions	- 3,530.82
<b>Ending balance on 6/5</b>	<b>\$147.28</b>

Account number: **7400505264**

**TIMOTHY L WILT**

Nevada account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 321270742

## 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>
5/12		Edeposit IN Branch/Store 05/12/20 03:05:07 Pm 1700 E Charleston Blvd Las Vegas NV 5264	25.00		25.00
5/14		ATM Withdrawal authorized on 05/14 1760 E Charleston Blvd Las Vegas NV 0003672 ATM ID 2163C Card 0138		20.00	5.00
5/18		Google Test US0025Nt14 Timothy Wilt	0.34		5.34
5/21		Recurring Payment authorized on 05/20 Amz Wardrobe Amzn.Com/Prme WA S580141724696705 Card 0138		4.99	0.35
5/26		Chime P2P 200526 Timothy Wilt Wells Fargo	2.93		3.28
6/1		Non-WF ATM Balance Inquiry Fee 05/31 3200 E Fremo Las Vegas NV ATM ID Ck021365 Card 0138		2.00	
6/1		Non-WF ATM Balance Inquiry Fee 06/01 3400 Boulder Las Vegas NV ATM ID WA004856 Card 0138		2.00	
6/1		Vacp Treas 310 Xxva Benef 060120 xxxxx8548003600 Ref*48*VA Compensation *05/01/20-05	3,649.83		
6/1		Purchase authorized on 05/30 Lowe's #1620 Las Vegas NV P00580151563005700 Card 0138		10.69	
6/1		ATM Withdrawal authorized on 05/30 1760 E Charleston Blvd Las Vegas NV 0006977 ATM ID 2163C Card 0138		250.00	
6/1		Purchase authorized on 05/30 Palm Pizza Las Vegas NV S580151788290405 Card 0138		61.13	
6/1		Purchase authorized on 05/30 Gatewood Motel Las Vegas NV P00000000871224561 Card 0138		113.00	
6/1		Non-WF ATM Withdrawal authorized on 05/31 3200 E Fremont Las Vegas NV 00580152629991521 ATM ID Ck021365 Card 0138		103.00	
6/1		Non-Wells Fargo ATM Transaction Fee		2.50	
6/1		Purchase authorized on 05/31 Shell Service S Las Vegas NV P0000000087231721 Card 0138		1.49	
6/1		Non-WF ATM Withdrawal authorized on 05/31 3051 E. Charleston Las Vegas NV 00300152700800260 ATM ID 7E002692 Card 0138		103.50	
6/1		Non-Wells Fargo ATM Transaction Fee		2.50	
6/1		Non-WF ATM Withdrawal authorized on 06/01 3400 Boulder Hwy Las Vegas NV 00380153588979941 ATM ID WA004856 Card 0138		283.25	
6/1		Non-Wells Fargo ATM Transaction Fee		2.50	
6/1		Purchase authorized on 06/01 Ross Stores #1999 Las Vegas NV P00000000870585157 Card 0138		55.23	
6/1		Purchase Bank Check OR Draft		1,010.00	1,650.32
6/2		Purchase authorized on 06/01 Ffnhelp.Com*Aff 8885758383 CA S460153357880202 Card 0138		204.35	
6/2		Non-WF ATM Withdrawal authorized on 06/02 3401 Boulder Hwy Las Vegas NV 00380154381439822 ATM ID Ck025393 Card 0138		143.00	
6/2		Non-Wells Fargo ATM Transaction Fee		2.50	
6/2		ATM Withdrawal authorized on 06/02 5111 E. Charleston Blvd Las Vegas NV 0003408 ATM ID 6888L Card 0138		150.00	1,150.47
6/3		Purchase authorized on 06/02 Cricket Wireless 855-246-2461 FL S300154562090182 Card 0138		60.00	
6/3		Non-WF ATM Withdrawal authorized on 06/03 3400 Boulder Hwy Las Vegas NV 00300155611462469 ATM ID WA004856 Card 0138		263.25	
6/3		Non-Wells Fargo ATM Transaction Fee		2.50	824.72
6/4		Purchase authorized on 06/02 Pizza Hut 026614 Htps://lpcha NV S460155089434109 Card 0138		37.56	
6/4		Purchase authorized on 06/03 Cricket Wireless 855-246-2461 FL S300155423222738 Card 0138		10.00	
6/4		Non-WF ATM Withdrawal authorized on 06/04 600 E Fremont St Las Vegas NV 00380156723072731 ATM ID Nvecoa04 Card 0138		203.50	
6/4		Non-Wells Fargo ATM Transaction Fee		2.50	571.16
6/5		Purchase authorized on 06/03 Beauty 2000 Las Vegas NV S580156032958093 Card 0138		52.38	
6/5		Non-WF ATM Withdrawal authorized on 06/04 600 E Fremont St Las Vegas NV 00580157150435422 ATM ID Nvecox08 Card 0138		83.50	
6/5		Non-Wells Fargo ATM Transaction Fee		2.50	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/5		Non-WF ATM Withdrawal authorized on 06/05 *Plaza Las Vegas NV 00380157366785491 ATM ID Invn5530 Card 0138		283.00	
6/5		Non-Wells Fargo ATM Transaction Fee		2.50	147.28
<b>Ending balance on 6/5</b>					<b>147.28</b>
<b>Totals</b>			<b>\$3,678.10</b>	<b>\$3,530.82</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 Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) 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.

Fee period 05/12/2020 - 06/05/2020	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 the requirement(s) 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	\$0.35 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,653.10 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	11 <input checked="" type="checkbox"/>

JL/JL

 **IMPORTANT ACCOUNT INFORMATION**

We're updating our Online Access Agreement effective September 30, 2020. To see what is changing, please visit [wellsfargo.com/online-banking/updates](https://wellsfargo.com/online-banking/updates).

Effective June 20, 2020, we are updating the Funds Availability Policy in our Deposit Account Agreement as follows:

In the "Longer delays may apply" section, when a longer delay applies, we are making the following changes:

- The amount of your deposit that may be available on the first business day after the day of your deposit is increasing from \$200 to \$225.
- We are changing the check deposit amount exception that may lead to a delay of generally no more than seven business days from "You deposit checks totaling more than \$5,000 on any one day" to "You deposit checks totaling more than \$5,525 on any one day."

In the "Special rules for new accounts" section, setting forth special rules that apply during the first 30 days your account is open, we are updating the amounts in the two bullets in the second paragraph from \$5,000 to \$5,525 and from \$200 to \$225 as follows:

- The first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit.
- The excess over \$5,525 and funds from all other check deposits will be available on the seventh business day after the day of your deposit. The first \$225 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.



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### **Wells Fargo enhances the Overdraft Rewind<sup>®</sup> feature**

With Overdraft Rewind, Wells Fargo uses your incoming direct deposit to automatically reevaluate transactions from the previous business day and may reverse overdraft or returned item (non-sufficient funds/NSF) decisions and waive associated fees.

Beginning May 10, 2020, the enhanced Overdraft Rewind feature will also waive or refund Overdraft Protection Transfer and Advance fees.

Here's how it works:

If an electronic direct deposit is received by 9:00 a.m. local time (based on your account location as noted on your account statement), we will calculate a new account balance that includes the pending direct deposit(s), less any pending debits. If this newly calculated balance covers transactions that resulted in overdraft or non-sufficient funds (NSF) fees, or Overdraft Protection Transfer or Advance fees, during the prior business day's nightly processing, we will waive or refund those fees. We may also reverse returned item (non-sufficient funds/NSF) decisions.

Please be aware that Overdraft Rewind does not reverse the transfer or advance of funds from a linked Overdraft Protection account, and Overdraft Protection advances from credit accounts will continue to accrue interest.

Only direct deposits deposited electronically through the Automated Clearing House (ACH) qualify.

If you have questions, please call us at 1-800-869-3557 or visit [wellsfargo.com/checking/overdraft-rewind](https://wellsfargo.com/checking/overdraft-rewind) for more detail.

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Reminder: Wells Fargo charges a \$5 fee for each Wells Fargo Debit, ATM, or EasyPay Card transaction at non-Wells Fargo ATMs outside of the U.S. or U.S. territories. Fees from non-Wells Fargo ATM owner/operators may also apply. These fees may not be applicable to all customers and may vary depending on the type of account you have. For more details, refer to the applicable fee disclosures for your account.

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Effective August 17, 2020, the fee for stop payment requests on checks drawn on your account, or on pre-authorized (Automated Clearing House) items, will be \$31 per item. The fee may not be applicable to all customers depending on the type of account you have. For more details, refer to the Fee and Information Schedule applicable to your account.

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Great news - Mobile deposit is now available for Opportunity Checking<sup>®</sup> and Opportunity Savings (SM) accounts through the Wells Fargo Mobile<sup>®</sup> app.

