

Wells Fargo Everyday Checking

October 31, 2020 ■ Page 1 of 6



TINA T LY
6362 TOOLEY ST
SAN DIEGO CA 92114-1422

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 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 10/1	\$0.96
Deposits/Additions	3,297.13
Withdrawals/Subtractions	- 3,404.09
Ending balance on 10/31	-\$106.00

Account number: **7712078794**

TINA T LY

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>
10/1		Digit Funds Xfer 200930 Hello Digit Inc Tina Ly		1.24	-0.28
10/2		Td Ameritrade, I EDI Pymnts EFT_328690 Tina Ly	930.99		
10/2		Earnin Active Paymentret xxxxx3993 Tina Ly		55.00	
10/2		Earnin Active Paymentret xxxxx5430 Tina Ly		106.00	
10/2		Earnin Active Paymentret xxxxx3968 Tina Ly		106.00	663.71
10/5		Earninactivehour Payment SD1700 xxxxx2203 Tina Ly	100.00		
10/5		Zelle to Chen Justin Ref #Pp08Ykvmqd		100.00	
10/5		Zelle to Chen Justin Ref #Pp08Yn2N6Q		150.00	
10/5		Zelle to Chen Justin Ref #Pp08Yn6P56		85.00	
10/5		Ally Ally Paymt 201005 227975554947 Tina Ly		549.99	
10/5		Bright Money Saving1005 084106760252255 Tina Ly		17.86	
10/5		Digit.CO Subscripntn 3Og9Bdi6Kgcyawq Tina Ly		2.99	
10/5		Digit.CO Rainy Day 3Tcd0Bcdj_T7Dwn Tina Ly		4.49	-146.62
10/6		Overdraft Fee for a Transaction Posted on 10/05 \$549.99 Ally Ally Paymt 201005 227975554947 Tina Ly		35.00	
10/6		Overdraft Fee for a Transaction Posted on 10/05 \$17.86 Bright Money Saving1005 084106760252 255 Tina Ly		35.00	
10/6		Earninactivehour Payment xxxxx2260 Tina Ly	100.00		
10/6		Digit Funds Xfer 201005 Hello Digit Inc Tina Ly		4.23	
10/6		Self Lender Inc Payments 63798498 Everyday Checking		150.00	-270.85
10/7		Overdraft Fee for a Transaction Posted on 10/06 \$150.00 Self Lender Inc Payments 63798498 Everyday Checking		35.00	-305.85
10/14		NSF Return Item Fee for a Transaction Received on 10/13 \$159.72 ATT Payment 101220 114391001Smt 2V Tina Ly		35.00	-340.85
10/16		ATT Retry Pymt 101220 114391001Smt2V Tina Ly		159.72	
10/16		Td Ameritrade, I EDI Pymnts EFT_352212 Tina Ly	1,067.84		
10/16		Zelle From Nguyen Minh on 10/16 Ref # Bacf8C865CA4	35.00		
10/16		Purchase authorized on 10/16 Venmo* VISA Direct NY S00580290713285657 Card 4059		100.00	
10/16		Earnin Active Paymentret xxxxx2204 Tina Ly		106.00	
10/16		Earnin Active Paymentret xxxxx2261 Tina Ly		106.00	290.27
10/19		Money Transfer authorized on 10/18 From Earnin-Activehours CA S00300293154118591 Card 4059	0.01		
10/19		Money Transfer authorized on 10/19 From Earnin-Activehours CA S00380293518267924 Card 4059	100.00		
10/19		Purchase authorized on 10/16 Yelp-Grubhubthehal Seamless.Com NY S380290747846344 Card 4059		95.34	
10/19		Purchase authorized on 10/16 Salocentric6026 San Diego CA S580291033849394 Card 4059		89.52	
10/19		Purchase authorized on 10/16 Sally Beauty #10 6348 Col San Diego CA P00300291050930960 Card 4059		11.84	
10/19		Purchase authorized on 10/17 The Forum Coffee House San Diego CA P00000000771439176 Card 4059		12.61	
10/19		Purchase authorized on 10/17 The Forum Coffee House San Diego CA P00000000987770812 Card 4059		8.66	
10/19		Purchase authorized on 10/17 Wal-Mart #2479 San Diego CA P00000000174790339 Card 4059		37.11	
10/19		Purchase authorized on 10/18 Sq *Home Coffee National City CA S580292765459220 Card 4059		13.16	
10/19		Purchase authorized on 10/18 Ulta #588 San Diego CA P00000000982933129 Card 4059		73.95	
10/19		Purchase authorized on 10/18 Fast Fuel Inc San Diego CA P00000000675494189 Card 4059		20.03	
10/19		ATT Payment 101620 254955003Smt2Z Everyday Checking		159.72	
10/19		Aspiration P2P 201019 Tina Ly Wells Fargo		300.00	-431.66
10/20		Overdraft Fee for a Transaction Posted on 10/19 \$159.72 ATT Payment 101620 254955003Smt 2Z Everyday Checking		35.00	
10/20		Overdraft Fee for a Transaction Posted on 10/19 \$300.00 Aspiration P2P 201019 Tina Ly Wells Fargo		35.00	-501.66



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/22		Purchase authorized on 10/19 Amazon.Com*2T1Xq80 Amzn.Com/Bill WA S580293397716631 Card 4059		5.38	-507.04
10/23		Overdraft Fee for a Transaction Posted on 10/22 \$5.38 Purchase Authori Zed on 10/19 Amazon.Com*2T1Xq80 Amzn.Com		35.00	-542.04
10/26		NSF Return Item Fee for a Transaction Received on 10/23 \$288.73 Cash Central Epay 201023 Trk-1726021 Tina Ly		35.00	-577.04
10/30		Td Ameritrade, I EDI Pymnts EFT_357257 Tina Ly	963.29		
10/30		Purchase authorized on 10/30 Venmo* VISA Direct NY S00460304340987995 Card 4059		386.25	
10/30		Earnin Active Paymentret xxxxx6245 Tina Ly		106.00	-106.00
Ending balance on 10/31					-106.00
Totals			\$3,297.13	\$3,404.09	

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
10/14	ATT Payment 101220 114391001Smt2V Tina Ly Reference # 031100204021417	159.72
10/26	Cash Central Epay 201023 Trk-1726021 Tina LyReference # 084106760132683	288.73

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$210.00	\$1,645.00
Total Returned Item Fees	\$70.00	\$420.00

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.

Summary of Overdraft Rewind [®] Benefits

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	0	4
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$140.00

Year-to-date totals reflect fees waived since the first full statement period of the calendar year. Amounts shown do not include any additional waivers and refunds of Overdraft Protection Advance Fees due to advances from credit cards.

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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/01/2020 - 10/31/2020	Standard monthly service fee \$10.00	You paid \$0.00
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	-\$577.04 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,162.12 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	12 <input checked="" type="checkbox"/>



Monthly service fee summary (continued)

<p>How to avoid the monthly service fee</p> <ul style="list-style-type: none"> · Age of primary account owner · The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card 	<p>Minimum required</p> <p>17 - 24</p>	<p>This fee period</p> <p><input type="checkbox"/></p>
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The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.

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 on or after November 30, 2020, (1) Wells Fargo branches will no longer be able to issue Wells Fargo Instant Issue Debit Cards and/or Business Instant Issue Debit Cards in certain circumstances, and (2) Wells Fargo branches in the states of South Carolina and Washington will no longer be able to issue Wells Fargo Instant Issue Debit Cards, Wells Fargo Business Instant Issue Debit Cards, and/or EasyPay Instant Cards. If you need a replacement card, you may request one by signing on to Wells Fargo Online® or calling the number on your statement. Once requested, replacement cards typically arrive in 5 to 7 calendar days. If you previously added your current Wells Fargo Debit Card or EasyPay Card to your Wells Fargo-supported digital wallet, you may continue to make purchases and access Wells Fargo ATMs using your digital wallet while you wait for your replacement card to arrive. For more details on digital wallets, please visit wellsfargo.com/mobile/payments.

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.

