

Wells Fargo Opportunity CheckingSM

September 28, 2020 ■ Page 1 of 7



TONI J DOYLE
14196 LAKE CHARLES HWY
LEESVILLE LA 71446-6900

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 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 8/28	\$0.45
Deposits/Additions	12,227.85
Withdrawals/Subtractions	- 12,069.98
Ending balance on 9/28	\$158.32

Account number: **2474567472**

TONI J DOYLE

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>
8/28		Louisiana Workfo Ldoluiben 200827 27130812 Toni L Doyle	900.00		900.45
8/31		Purchase authorized on 08/28 Good Hope Veterina Natchitoches LA S380241625543329 Card 0400		171.49	
8/31		Purchase authorized on 08/29 Cricket Wireless 855-246-2461 FL S580242549063709 Card 0400		64.00	
8/31		Purchase authorized on 08/29 Tracfone *Airti Tracfone.Com FL S580242554444972 Card 0400		34.52	
8/31		Online Transfer to Doyle T Savings xxxxxx8675 Ref #Ib08R2Tjrv on 08/29/20		600.00	30.44
9/1		Online Transfer From Doyle T Savings xxxxxx8675 Ref #Ib08Rrgfy2 on 09/01/20	300.00		330.44
9/2		Louisiana Workfo Ldoluiben 200901 27501547 Toni L Doyle	300.00		
9/2		Mobile Deposit : Ref Number :916020511954	2,350.00		
9/2		Mobile Deposit Adjustment		2,350.00	
9/2		Online Transfer to Doyle T Savings xxxxxx8675 Ref #Ib08Rtwd9L on 09/02/20		588.00	42.44
9/3		Tele-Transfer Fr Savings xxxxxx8675 Reference #TF08S3Vz4x	500.00		
9/3		Tele-Transfer Fr Savings xxxxxx8675 Reference #TF08S3Wb5R	205.00		
9/3		Online Transfer From Doyle T Savings xxxxxx8675 Ref #Ib08Ry7x68 on 09/02/20	270.00		
9/3		Online Transfer From Doyle T Savings xxxxxx8675 Ref #Ib08Rydgct on 09/02/20	140.00		
9/3		Purchase authorized on 09/02 Google*Zynga Inc Internet CA S580246506947547 Card 0400		42.43	
9/3		Prog Paloverde Ins Prem 200903 xxxxx8872 Toni Toni J Doyle		100.67	
9/3		MI Plus Membrshp Moneylion 200902 MI12574845 Doyle Toni		19.99	
9/3		MI Plus Loan Moneylion 200902 DD606845960 Doyle Toni		96.46	897.89
9/4		Louisiana Workfo Ldoluiben 200903 27681814 Toni L Doyle	107.00		
9/4		Purchase authorized on 09/02 Moneylion Instacas 888-659-8244 NY S380247196726780 Card 0400		148.97	
9/4		Purchase authorized on 09/03 Reavan Gadgets 866-339-2777 UT S380247621639823 Card 0400		6.50	
9/4		Purchase authorized on 09/03 Church Street Inn Natchitoches LA S460247798329837 Card 0400		218.00	631.42
9/8		Purchase authorized on 09/04 Google *Pay G.CO/Walleth# CA S380249184498651 Card 0400		375.00	
9/8		Purchase authorized on 09/05 Church Street Inn 318-2388888 LA S580249586973823 Card 0400		156.54	
9/8		Purchase authorized on 09/06 Pp*Google Youtube 402-935-7733 CA S380250302901643 Card 0400		10.30	
9/8		Purchase authorized on 09/07 Pp*Pp The Roku Cha 402-935-7733 CA S580251323753519 Card 0400		10.43	79.15
9/9		Non-WF ATM Balance Inquiry Fee 09/09 1995 N. Pine Deridder LA ATM ID M419143 Card 0400		2.00	
9/9		Louisiana Workfo Ldoluiben 200908 27805899 Toni L Doyle	107.00		
9/9		Purchase authorized on 09/08 Pp*Pp Roku for Pur 402-935-7733 CA S580252411452289 Card 0400		15.66	
9/9		Non-WF ATM Withdrawal authorized on 09/09 1995 N. Pine Street Deridder LA 00580253576891651 ATM ID M419143 Card 0400		122.50	
9/9		Non-Wells Fargo ATM Transaction Fee		2.50	43.49
9/10		Purchase authorized on 09/09 Google* Zynga Inc 650-2530000 CA S580253300855194 Card 0400		18.43	


Transaction history (continued)

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
9/10		Purchase authorized on 09/09 Google *Zynga Inc G.CO/Helppay# CA S460253301533207 Card 0400		18.43	6.63
9/11		Fema Treas 310 Misc Pay 091120 xxxxx0700 Toni Doyle	500.00		
9/11		Fema Treas 310 Misc Pay 091120 xxxxx0700 Toni Doyle	2,931.35		
9/11		Online Transfer From Doyle T Savings xxxxxx8675 Ref #Ib08Tfbv9 on 09/11/20	210.00		
9/11		Online Transfer From Doyle T Savings xxxxxx8675 Ref #Ib08Tfdtc4 on 09/11/20	90.00		
9/11		Online Transfer From Doyle T Savings xxxxxx8675 Ref #Ib08Tjn44H on 09/11/20	500.00		
9/11		Online Transfer to Doyle T Savings xxxxxx8675 Ref #Ib08Tdbv4P on 09/11/20		3,200.00	1,037.98
9/14		Non-WF ATM Balance Inquiry Fee 09/13 916 N Pine Deridder LA ATM ID Wg000537 Card 0400		2.00	
9/14		Online Transfer From Doyle T Savings xxxxxx8675 Ref #Ib08Ts2534 on 09/13/20	1,200.00		
9/14		Purchase authorized on 09/11 Google *Pay G.CO/Walleth# CA S380255436161671 Card 0400		221.00	
9/14		Purchase authorized on 09/11 Sensbydesign 337-570-6464 LA S380255445421347 Card 0400		219.00	
9/14		Purchase authorized on 09/12 Taco Bell 030183 Leesville LA S460256633649738 Card 0400		16.56	
9/14		Non-WF ATM Withdrawal authorized on 09/12 1710-A South 5th St. Leesville LA 00580256636410887 ATM ID Fcdz Card 0400		303.00	
9/14		Non-Wells Fargo ATM Transaction Fee		2.50	
9/14		Purchase with Cash Back \$ 50.00 authorized on 09/12 Dollar Tr 1780 S 5th S Leesville LA P00000000536996977 Card 0400		75.19	
9/14		Purchase with Cash Back \$ 50.00 authorized on 09/12 Dollar Tr 1780 S 5th S Leesville LA P00000000073536581 Card 0400		52.06	
9/14		Purchase authorized on 09/12 O'Reilly Auto Part Leesville LA S580257000739425 Card 0400		109.05	
9/14		Purchase authorized on 09/12 Murphy7534Atwal Leesville LA P0000000984341358 Card 0400		30.03	
9/14		Non-WF ATM Withdrawal authorized on 09/13 916 N Pine St Deridder LA 00460257769141715 ATM ID Wg000537 Card 0400		303.25	
9/14		Non-Wells Fargo ATM Transaction Fee		2.50	
9/14		Purchase with Cash Back \$ 20.00 authorized on 09/13 Walgreens Store 916 N Pin Deridder LA P00460257787285036 Card 0400		74.84	827.00
9/15		Louisiana Workfo Ldoluiben 200914 28540394 Toni L Doyle	407.00		
9/15		Purchase authorized on 09/13 Kfc G135617 Deridder LA S300257741369723 Card 0400		13.56	
9/15		Purchase authorized on 09/13 Google *Zynga Inc G.CO/Helppay# CA S460258006337339 Card 0400		3.24	
9/15		Purchase authorized on 09/14 WM Superc Wal-Mart Sup Leesville LA P00000000073337721 Card 0400		85.18	
9/15		Purchase authorized on 09/14 WM Superc Wal-Mart Sup Leesville LA P00000000971273471 Card 0400		24.15	
9/15		Non-WF ATM Withdrawal authorized on 09/14 2208 South 5th Street Leesville LA 00380259097239264 ATM ID M358126 Card 0400		303.00	
9/15		Non-Wells Fargo ATM Transaction Fee		2.50	802.37
9/16		Non-WF ATM Withdrawal authorized on 09/15 728 Jean Chapel Rd Leesville LA 00380260129609432 ATM ID Lk695217 Card 0400		202.85	
9/16		Non-Wells Fargo ATM Transaction Fee		2.50	597.02
9/17		Recurring Payment authorized on 09/16 Netflix.Com 408-5403700 CA S460260345695804 Card 0400		8.99	588.03
9/18		Purchase authorized on 09/16 Domino's 5274 318-795-2380 LA S580261022944297 Card 0400		36.23	
9/18		Purchase authorized on 09/17 Reavan Dashcam 866-339-2777 UT S380261591660723 Card 0400		79.99	
9/18		Purchase authorized on 09/17 Texaco 0308698 Provencal LA S580262016836839 Card 0400		23.50	448.31

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/21		Louisiana Workfo Ldoluiben 200918 29068951 Toni L Doyle	300.00		
9/21		Purchase authorized on 09/18 Google* Zynga Inc 650-2530000 CA S580263162154391 Card 0400		2.16	
9/21		Purchase authorized on 09/19 Papa John's #1550 Leesville LA S380263831934254 Card 0400		24.24	721.91
9/22	1205	Check		350.00	
9/22		Louisiana Workfo Ldoluiben 200921 29192514 Toni L Doyle	107.00		
9/22		Online Transfer From Doyle T Savings xxxxxx8675 Ref #Ib08Wb72Ys on 09/22/20	200.00		
9/22		Online Transfer From Doyle T Savings xxxxxx8675 Ref #Ib08Wcmf6 on 09/22/20	400.00		
9/22		Purchase authorized on 09/18 Adw Diabetes LLC 954-975-3787 FL S300262752297014 Card 0400		32.29	
9/22		Purchase authorized on 09/21 Timothy Yates Stripe.Com LA S380265807162181 Card 0400		104.00	
9/22		Purchase authorized on 09/21 Sensbydesign 337-570-6464 LA S580265822144741 Card 0400		195.34	
9/22		Purchase authorized on 09/21 WM Superc Wal-Mart Sup Leesville LA P0000000830263368 Card 0400		75.58	671.70
9/23		Purchase authorized on 09/20 Shindigz 800-314-8736 IN S580265235423980 Card 0400		61.92	
9/23		Recurring Payment authorized on 09/22 Amazon Prime*M47x8 Amzn.Com/Bill WA S460266505062047 Card 0400		6.50	603.28
9/24		Purchase Return authorized on 09/23 Fbpay Shannabeth Pay.Fb.Com CA S620268654533796 Card 0400	103.50		
9/24		Purchase authorized on 09/23 Fbpay Shannabeth Pay.Fb.Com CA S300267545011360 Card 0400		103.50	
9/24		Purchase authorized on 09/23 Fbpay Shannabeth Pay.Fb.Com CA S300267555617734 Card 0400		18.50	
9/24		Purchase authorized on 09/23 Fbpay Shannabeth Pay.Fb.Com CA S460267557101898 Card 0400		18.50	
9/24		Purchase authorized on 09/23 Sensbydesign 337-570-6464 LA S460267610282604 Card 0400		98.76	
9/24		Purchase with Cash Back \$ 20.00 authorized on 09/24 WM Superc Wal-Mart Sup Leesville LA P00000000171796537 Card 0400		144.46	323.06
9/25		Purchase authorized on 09/23 Amzn Mktp US*M435H Amzn.Com/Bill WA S300267522116931 Card 0400		16.26	
9/25		Purchase authorized on 09/23 Pingan Investment 337-238-3506 LA S460268011679514 Card 0400		55.00	
9/25		Purchase authorized on 09/24 Wal-Mart #0505 Deridder LA P00000000171966502 Card 0400		97.73	
9/25		Purchase authorized on 09/24 WM Superc Wal-Mart Sup Deridder LA P00000000584659253 Card 0400		32.35	
9/25		Purchase authorized on 09/24 WM Superc Wal-Mart Sup Deridder LA P00000000471939679 Card 0400		1.48	120.24
9/28		Online Transfer From Doyle T Savings xxxxxx8675 Ref #Ib08x9Kgmd on 09/28/20	100.00		
9/28		Purchase authorized on 09/22 Amzn Mktp US*M4638 Amzn.Com/Bill WA S380266649750697 Card 0400		30.85	
9/28		Recurring Payment authorized on 09/25 Google *Adobe Inc 855-836-3987 CA S300269510069779 Card 0400		10.83	
9/28		Purchase authorized on 09/25 Papa John's #1550 Leesville LA S300270075592401 Card 0400		20.24	158.32
Ending balance on 9/28					158.32
Totals			\$12,227.85	\$12,069.98	

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.



Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
1205	9/22	350.00

Items returned unpaid

Date	Description	Amount
9/10	Current September 200907 I3W5Wyjnsqa87Lf Toni Doyle Reference # 091302960037005	4.99

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	1	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$35.00	\$35.00

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 08/28/2020 - 09/28/2020	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	\$6.63 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$5,659.35 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	51 <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.

