

Wells Fargo Everyday Checking

October 28, 2020 ■ Page 1 of 6



VICTORIA LUZZI
715 S POCAHONTAS DR
WASHINGTON UT 84780-2037

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. (119)
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 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 Everyday Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 9/29	\$196.51
Deposits/Additions	2,338.62
Withdrawals/Subtractions	- 2,535.12
Ending balance on 10/28	\$0.01

Account number: **2143590871**

VICTORIA LUZZI

Utah account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 124002971

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>
9/30		Purchase authorized on 09/28 Market@Work 206737 Renton WA S300272622838088 Card 0261		8.20	188.31
10/1		Purchase authorized on 10/01 WM Superc Wal-Mart Sup Washington UT P00000000731282081 Card 0261		27.83	160.48
10/2		16771 Wilson Ele Dir Dep 201002 929 Victoria L. Luzzi	486.81		
10/2		Purchase authorized on 10/01 Washington Hart Washington UT P0000000086271978 Card 0261		36.29	611.00
10/5		Purchase authorized on 10/01 Taco Bell 032638 St George UT S300276020477018 Card 0261		17.20	
10/5		Purchase authorized on 10/02 Uber Trip Help.Uber.Com CA S300276520569023 Card 0261		14.62	
10/5		Purchase authorized on 10/02 Hotelscom919709482 Hotels.Com WA S580276857563134 Card 0261		110.84	
10/5		Purchase authorized on 10/03 McDonald's M3153 O 702-796-3200 NV S380278200510741 Card 0261		15.99	
10/5		Non-WF ATM Withdrawal authorized on 10/04 1 Main Street Las Vegas NV 00580279099828934 ATM ID Nvplza05 Card 0261		204.99	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		Non-WF ATM Withdrawal authorized on 10/04 1 Main Street Las Vegas NV 00460279177203864 ATM ID Nvplza05 Card 0261		64.99	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	177.37
10/6		Purchase authorized on 10/03 Golden Gate Hotel Las Vegas NV S580277801977335 Card 0261		28.25	
10/6		Purchase authorized on 10/04 Starbucks 800-782-7282 WA S460278576002314 Card 0261		25.00	
10/6		Purchase authorized on 10/04 Las Vegas Paiute M Las Vegas NV S300278660017532 Card 0261		80.68	
10/6		Purchase authorized on 10/06 St George Di St George UT P00580280728940712 Card 0261		32.00	11.44
10/8		My Deals Cash Back for Starbucks (Card R	1.25		
10/8		Purchase authorized on 10/06 Jack IN The Box 01 Washington UT S460280737092928 Card 0261		9.05	3.64
10/9		16771 Wilson Ele Dir Dep 201009 929 Victoria L. Luzzi	468.85		472.49
10/13		Purchase authorized on 10/12 Cash App*Enrico DE 8774174551 CA S380287080625302 Card 0261		20.00	452.49
10/15		Purchase authorized on 10/14 The Home Depot #4412 Washington UT P00000000930640139 Card 0261		23.35	429.14
10/16		Casdu Child Sup CA06000 201015 Dsb000134533229 Victoria L Luzzi	352.50		
10/16		16771 Wilson Ele Dir Dep 201016 929 Victoria L. Luzzi	458.71		
10/16		Purchase authorized on 10/14 Jack IN The Box 01 435-656-4450 UT S380289032318770 Card 0261		17.13	
10/16		Purchase authorized on 10/14 Phillips 66 - Wash Washington UT S580289218225477 Card 0261		20.93	
10/16		Recurring Payment authorized on 10/15 Dairyland 800-334-0090 WI S460289266887454 Card 0261		132.73	
10/16		Non-WF ATM Withdrawal authorized on 10/16 275 Mesa Blvd, Mesquite NV 00460290291277181 ATM ID Nveucx01 Card 0261		502.75	
10/16		Non-Wells Fargo ATM Transaction Fee		2.50	
10/16		Non-WF ATM Withdrawal authorized on 10/16 275 Mesa Blvd, Mesquite NV 00460290381463159 ATM ID Nveucx04 Card 0261		302.75	
10/16		Non-Wells Fargo ATM Transaction Fee		2.50	
10/16		Non-WF ATM Withdrawal authorized on 10/16 550 S El Dorado Rd Mesquite NV 00300290790036720 ATM ID Lk264638 Card 0261		122.00	
10/16		Non-Wells Fargo ATM Transaction Fee		2.50	134.56
10/19		Money Transfer authorized on 10/16 From Victoria Luzzi UT S00300291135068355 Card 0261	12.35		
10/19		Money Transfer authorized on 10/16 From Luzzi Victoria CA S00460291135630396 Card 0261	42.75		



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/19		ATM Cash Deposit on 10/17 Redcliff Mall St George UT 0002681 ATM ID 9297P Card 0261	120.00		
10/19		ATM Cash Deposit on 10/19 Redcliff Mall St George UT 0003055 ATM ID 9297P Card 0261	20.00		
10/19		Purchase authorized on 10/14 Eureka Casino Hote Mesquite NV S300289245280944 Card 0261		6.47	
10/19		Purchase authorized on 10/15 Golden West Restau Mesquite NV S580290151265928 Card 0261		28.15	
10/19		Purchase authorized on 10/16 USA*Snack Soda Ven Mesquite NV S580290435796521 Card 0261		2.70	
10/19		Purchase authorized on 10/16 Shak'S Smoke Shop Mesquite NV S380290728373659 Card 0261		12.72	
10/19		Non-WF ATM Withdrawal authorized on 10/16 550 S El Dorado Rd Mesquite NV 00380291080644530 ATM ID Lk264638 Card 0261		82.00	
10/19		Non-Wells Fargo ATM Transaction Fee		2.50	
10/19		Non-WF ATM Withdrawal authorized on 10/16 550 S El Dorado Rd Mesquite NV 00300291142355597 ATM ID Lk264638 Card 0261		62.00	
10/19		Non-Wells Fargo ATM Transaction Fee		2.50	
10/19		Purchase authorized on 10/17 Phillips 66 - Wash Washington UT S300291840888362 Card 0261		37.23	
10/19		Non-WF ATM Withdrawal authorized on 10/17 950 W Mesquite Blvd Mesquite NV 00460292203315194 ATM ID Nvcrax05 Card 0261		82.75	
10/19		Non-Wells Fargo ATM Transaction Fee		2.50	8.14
10/21		Purchase authorized on 10/19 Amzn Mktp US*2T995 Amzn.Com/Bill WA S380294013715987 Card 0261		6.35	1.79
10/23		16771 Wilson Ele Dir Dep 201023 929 Victoria L. Luzzi	375.40		
10/23		Recurring Payment authorized on 10/21 Paylink-Veh Cov 800-839-7940 IL S460296239408202 Card 0261		146.40	230.79
10/26		Non-WF ATM Withdrawal authorized on 10/23 100 Pioneer Blvd Mesquite NV 00380298232546451 ATM ID Nvrhx09 Card 0261		202.75	
10/26		Non-Wells Fargo ATM Transaction Fee		2.50	
10/26		Recurring Payment authorized on 10/24 Spotify USA 877-7781161 NY S300298715498068 Card 0261		10.66	14.88
10/27		Purchase authorized on 10/26 Stickr LLC 702-8051854 UT S460300259467611 Card 0261		9.99	4.89
10/28		Purchase authorized on 10/27 Maverik #585 St. George UT P00000000973665355 Card 0261		4.88	0.01
Ending balance on 10/28					0.01
Totals			\$2,338.62	\$2,535.12	

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 Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$105.00
Total Returned Item Fees	\$0.00	\$0.00

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.

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.



Monthly service fee summary (continued)

Fee period 09/29/2020 - 10/28/2020	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	\$0.01 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,142.27 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	27 <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:

As a valuable customer, your monthly service fee for this Everyday Checking account will be waived beginning November 9, 2020 for nine consecutive fee periods.

If you have converted or choose to convert this Everyday Checking account to another checking account type at any time, this waiver will not be applied to that account. The terms of that new account, including the applicable monthly service fee and options to avoid the fee, will apply.

On this statement, we've included another important message describing changes we are making to the current options to avoid the monthly service fee for Everyday Checking. Please review that message for details. Your monthly service fee summary will include information on the fee periods remaining for the waiver as you get closer to the expiration and options to avoid the monthly service fee. After the monthly service fee has been waived for nine consecutive fee periods, you'll need to start meeting one of the options to avoid the monthly service fee.

Thank you for being a valuable customer. If you have any questions about this change, please contact your local banker or call the number listed on your statement. Please note the Consumer Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

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.



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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.

