

# Wells Fargo Everyday Checking

December 15, 2020 ■ Page 1 of 6



ZULEIMA MONTOYA  
22343 PERALTA ST  
HAYWARD CA 94541-3921

## 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 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 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 11/18	\$30.17
Deposits/Additions	2,433.90
Withdrawals/Subtractions	- 3,171.41
<b>Ending balance on 12/15</b>	<b>-\$707.34</b>

Account number: **7307315718**

**ZULEIMA MONTOYA**

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.

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**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>
11/18		Overdraft Fee for a Transaction Posted on 11/17 \$50.33 Capital One Mobile Pmt 201116 3B3Zs3Xchavp S5x Zuleima Montoya Lopez		35.00	
11/18		Purchase authorized on 11/16 McDonald's F13001 Millbrae CA S580322242879949 Card 0059		12.43	
11/18		Paypal Inst Xfer 201118 Chewy Inc Zuleima Montoya		21.30	-38.56
11/19		Overdraft Fee for a Transaction Posted on 11/18 \$21.30 Paypal Inst Xfer 201118 Chewy Inc Zuleima Montoya		35.00	
11/19		Partial Reversal of Overdraft Fee for a Transaction Posted on 11/18 \$21.30 Paypal Inst Xfer 201118 Chewy Inc Zuleima Montoya	17.50		
11/19		Partial Reversal of Overdraft Fee for a Transaction Posted on 11/17 \$50.33 Capital One Mobile Pmt 201116 3B3Zs3Xchavp S5x Zuleima Montoya Lopez	17.50		
11/19		Partial Reversal of Overdraft Fee for a Transaction Posted on 11/13 \$40.00 Opensky Mobile Pym 203170197465 600 Zuleima Montoya	17.50		
11/19		Partial Reversal of Overdraft Fee for a Transaction Posted on 11/06 \$400.00 ATM Cash Approved In Overdraft authorized on 11/06 6465 Almaden Rd San Jose	17.50		
11/19		Purchase authorized on 11/17 Nueve San Bruno CA S300322804884697 Card 0059		27.99	-31.55
11/20		Vbs Zocaloans 8889801532 201119 Plm2966782 Zuleima Montoya		97.75	
11/20		Paypal Inst Xfer 201120 Hulu Zuleima Montoya		11.99	-141.29
11/23		Overdraft Fee for a Transaction Posted on 11/20 \$97.75 Vbs Zocaloans 8889801532 201119 Plm2966782 Zuleima Montoya		35.00	
11/23		Overdraft Fee for a Transaction Posted on 11/20 \$11.99 Paypal Inst Xfer 201120 Hulu Zuleima Montoya		35.00	
11/23		Partial Reversal of Overdraft Fee for a Transaction Posted on 11/20 \$11.99 Paypal Inst Xfer 201120 Hulu Zuleima Montoya	8.75		
11/23		Partial Reversal of Overdraft Fee for a Transaction Posted on 11/20 \$97.75 Vbs Zocaloans 8889801532 201119 Plm2966782 Zuleima Montoya	8.75		
11/23		ATM Cash Approved In Overdraft authorized on 11/23 490 Broadway Millbrae CA 0000216 ATM ID 0240D Card 0059		100.00	-293.79
11/24		Money Transfer authorized on 11/23 From Postmates Inc. CA S00300329079984017 Card 0059	80.55		-213.24
11/27		Online Transfer From Montoya Z Everyday Checking xxxxxx0345 Ref #Ib09Bcp4BI on 11/27/20	0.60		
11/27		Vbs Zocaloans 8889801532 201125 Plm2975800 Zuleima Montoya		97.75	
11/27		Apoyo Financiero BILLPAY SD1300 40917504 Zuleima Montoya		100.00	-410.39
11/30		Money Transfer authorized on 11/27 From Postmates Inc. CA S00380333118764581 Card 0059	102.39		
11/30		Zelle From Mauricio Pacheco on 11/28 Ref # Bws0Fot4L019	500.00		
11/30		ATM Cash Approved In Overdraft authorized on 11/28 875 El Camino Real San Bruno CA 0001442 ATM ID 0445F Card 0059		40.00	
11/30		Purchase authorized on 11/29 Econo Gas San Bruno CA P00000000187290145 Card 0059		12.32	
11/30		Paypal Inst Xfer 201130 Apple.Com Bill Zuleima Montoya		4.99	
11/30		Paypal Inst Xfer 201130 Apple.Com Bill Zuleima Montoya		22.99	111.70
12/1		Money Transfer authorized on 12/01 From Postmates Inc. CA S00460336646201485 Card 0059	120.21		
12/1		Money Transfer authorized on 12/01 From Postmates Inc. CA S00380336824015473 Card 0059	45.31		
12/1		Online Transfer From Montoya Z Everyday Checking xxxxxx0345 Ref #Ib09C3Ytbm on 12/01/20	7.60		
12/1		Online Transfer From Montoya Z Everyday Checking xxxxxx0345 Ref #Ib09C6Zrw9 on 12/01/20	15.00		

**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>
12/1		Online Transfer to Montoya Z Everyday Checking xxxxxx0345 Ref #Ib09C6B52M on 12/01/20		100.00	
12/1		Purchase authorized on 12/01 Econo Gas San Bruno CA P0000000882088825 Card 0059		15.22	184.60
12/2		Online Transfer From Montoya Z Everyday Checking xxxxxx0345 Ref #Ib09Cbxtj4 on 12/02/20	85.00		
12/2		Purchase authorized on 12/01 Cvs/Pharmacy #0980 San Bruno CA S300336817684896 Card 0059		7.12	
12/2		Credit One Bank Payment 201201 47023938 Zuleima Montoya		36.41	226.07
12/3		Card Provisional Credit 51123201158	249.99		
12/3		Money Transfer authorized on 12/03 From Postmates Courier Paym CA S00580338686124796 Card 0059	5.64		
12/3		Money Transfer authorized on 12/03 From Postmates Inc. CA S00380338732283726 Card 0059	12.23		
12/3		Online Transfer From Montoya Z Everyday Checking xxxxxx0345 Ref #Ib09Cmmqvt on 12/03/20	16.00		
12/3		Purchase authorized on 12/01 Nueve San Bruno CA S460336847295680 Card 0059		45.73	
12/3		Online Transfer to Montoya Z Everyday Checking xxxxxx0345 Ref #Ib09Ckhz59 on 12/03/20		200.00	
12/3		Midland Credit M Payment 201203 27729181 Zuleima Montoya		97.82	166.38
12/4		Purchase Return authorized on 12/02 Apple.Com/Bill 866-712-7753 CA S620339545393174 Card 0059	1.99		
12/4		Online Transfer From Montoya Z Everyday Checking xxxxxx0345 Ref #Ib09Ctq4JJ on 12/04/20	184.00		
12/4		Purchase authorized on 12/02 Nueve San Bruno CA S300337742648754 Card 0059		17.88	
12/4		Paypal Retry Pymt 201129 Nicolefloordrew Zuleima Montoya		500.00	
12/4		Vbs Zocaloans 8889801532 201203 Plm2986861 Zuleima Montoya		97.75	-263.26
12/7		Money Transfer authorized on 12/05 From Postmates Inc. CA S00460341029642910 Card 0059	35.59		
12/7		Money Transfer authorized on 12/05 From Postmates Courier Paym CA S00460341138449745 Card 0059	13.26		
12/7		Zelle From Maria Barajas Pacheco on 12/06 Ref # Jpm485675916	550.00		
12/7		Chk Crd Purchase Return Apple.Com/Bill 8667127753 CA/ Tran Date 12/2/2020/ WO 12/04/2020	1.99		
12/7		Purchase authorized on 12/03 Taco Bell 26850 Millbrae CA S580339138808913 Card 0059		19.04	
12/7		Recurring Payment authorized on 12/04 Legalshield *Membr 800-6547757 OK S460339480462365 Card 0059		24.95	
12/7		ATM Cash Approved In Overdraft authorized on 12/04 490 Broadway Millbrae CA 0001760 ATM ID 0240D Card 0059		300.00	
12/7		ATM Cash Approved In Overdraft authorized on 12/06 490 Broadway Millbrae CA 0002081 ATM ID 0240D Card 0059		300.00	
12/7		ATM Cash Approved In Overdraft authorized on 12/07 100 E. 4th Ave San Mateo CA 0003655 ATM ID 0520A Card 0059		300.00	-606.41
12/8		Non-WF ATM Transaction Fee Reversal	2.50		
12/8		Non-WF ATM Transaction Fee Reversal	2.50		
12/8		Non-WF ATM Transaction Fee Reversal	2.50		
12/8		Non-WF ATM Transaction Fee Reversal	2.50		
12/8		Non-WF ATM Transaction Fee Reversal	2.50		
12/8		Non-WF ATM Transaction Fee Reversal	2.50		-591.41
12/9		ATM Cash Deposit on 12/09 1172 A St Hayward CA 0001116 ATM ID 0122D Card 0059	100.00		
12/9		Online Transfer From Montoya Z Everyday Checking xxxxxx0345 Ref #Ib09DI8Qnf on 12/09/20	44.50		
12/9		ATM Cash Approved In Overdraft authorized on 12/09 1172 A St Hayward CA 0001114 ATM ID 0122D Card 0059		100.00	-546.91
12/10		Overdraft Fee for a Transaction Posted on 12/09 \$100.00 ATM Cash Approved In Overdraft authorized on 12/09 1172 A St Hayward CA		35.00	


**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/10		ATM Cash Approved In Overdraft authorized on 12/10 490 Broadway Millbrae CA 0003560 ATM ID 0240C Card 0059		40.00	-621.91
12/11		Overdraft Fee for a Transaction Posted on 12/10 \$40.00 ATM Cash Approved In Overdraft authorized on 12/10 490 Broadway Millbrae CA		35.00	-656.91
12/14		NSF Return Item Fee for a Transaction Received on 12/11 \$97.75 Vbs Zocaloans 8889801532 201210 Plm2997186 Zuleima Montoya		35.00	
12/14		Card Provisional Credit 51204200221	159.55		
12/14		ATM Cash Approved In Overdraft authorized on 12/12 1172 A St Hayward CA 0001930 ATM ID 0122D Card 0059		40.00	
12/14		Recurring Payment authorized on 12/13 Doordash Dashpass WWW.Doordash. CA S580349098547957 Card 0059		9.99	-582.35
12/15		NSF Return Item Fee for a Transaction Received on 12/14 \$40.00 Opensky Mobile Pym 203460200865 263 Zuleima Montoya		35.00	
12/15		Overdraft Fee for a Transaction Posted on 12/14 \$40.00 ATM Cash Approved In Overdraft authorized on 12/12 1172 A St Hayward CA		35.00	
12/15		Overdraft Fee for a Transaction Posted on 12/14 \$9.99 Recurring Payment Authori Zed on 12/13 Doordash Dashpass WWW.Door		35.00	
12/15		Recurring Payment authorized on 12/14 Experian* Credit R 479-3436237 CA S300349403091916 Card 0059		19.99	-707.34
<b>Ending balance on 12/15</b>					<b>-707.34</b>
<b>Totals</b>			<b>\$2,433.90</b>	<b>\$3,171.41</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.

**Items returned unpaid**

Date	Description	Amount
12/1	Paypal Inst Xfer 201129 Nicolefloordrew Zuleima Montoya Reference # 091000015612629	500.00
12/14	Vbs Zocaloans 8889801532 201210 Plm2997186 Zuleima Montoya Reference # 096016934147122	97.75
12/15	Opensky Mobile Pym 203460200865263 Zuleima Montoya Reference # 124384601270842	40.00

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$227.50	\$612.50
Total Returned Item Fees	\$70.00	\$175.00

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<sup>®</sup> 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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 11/18/2020 - 12/15/2020	Standard monthly service fee \$10.00	You paid \$0.00
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The fee is waived (or discounted) by the bank for this fee period. For the next fee period you must meet an account requirement to avoid the fee, or receive the discount when applicable.

<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$500.00	-\$707.34 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
· Age of primary account owner	17 - 24	<input checked="" type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC

