

Wells Fargo Combined Statement of Accounts

October 16, 2020 ■ Page 1 of 9



VERON A GAWARAN BAUTISTA
1000 1/2 W 223RD ST
TORRANCE CA 90502-2247

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 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 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.



Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	9845652388	227.99	620.70
Wells Fargo Everyday Checking	6	5745729599	70.59	60.59
Total deposit accounts			\$298.58	\$681.29

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 9/17	\$227.99
Deposits/Additions	5,843.50
Withdrawals/Subtractions	- 5,450.79
Ending balance on 10/16	\$620.70

Account number: **9845652388**

VERON A GAWARAN BAUTISTA

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

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/17		Purchase authorized on 09/15 Remitly* H429 WWW.Remitly.C WA S580260239632403 Card 1884		132.00	
9/17		Purchase authorized on 09/16 Fbpay Stars Fb.ME/CC CA S300260514582590 Card 1884		24.99	71.00
9/21		ATM Cash Deposit on 09/19 1141 W. Carson Street Torrance CA 0004389 ATM ID 0608B Card 1884	480.00		
9/21		ATM Cash Deposit on 09/19 1141 W. Carson Street Torrance CA 0004390 ATM ID 0608B Card 1884	900.00		
9/21		ATM Cash Deposit on 09/19 1141 W. Carson Street Torrance CA 0004391 ATM ID 0608B Card 1884	420.00		
9/21		Online Transfer From Gawaran Bautista V Everyday Checking xxxxxx9599 Ref #lb08VwblnI on 09/19/20	40.00		
9/21		Purchase authorized on 09/19 Remitly* Gf07 WWW.Remitly.C WA S460263616253102 Card 1884		110.49	
9/21		Online Transfer Ref #lb08Vxq7B4 to Wells Fargo Cash Wise VISA Platinum Card Remitly Erika		240.00	
9/21		Online Transfer to Gawaran Bautista V Everyday Checking xxxxxx9599 Ref #lb08Vxqb87 on 09/19/20		40.00	
9/21		Purchase authorized on 09/20 Remitly* CA15 WWW.Remitly.C WA S460264658852587 Card 1884		216.98	
9/21		Recurring Payment authorized on 09/20 Affirm *Payment 855-423-3729 CA S300264803097553 Card 1884		77.98	
9/21		Purchase authorized on 09/20 Golden Pheasant Ch Torrance CA S460265038825913 Card 1884		34.30	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/21		Purchase authorized on 09/20 Worldremit 888-772-7771 CO S460265133203723 Card 1884		201.99	
9/21		So Cal Edison CO Bill Paymt 200919 xxxxx5041 Veron Abigail Bautista		29.27	
9/21		Payment for Amz Storecard 091920 xxxxx6058 6045781151613139		150.00	809.99
9/22		Zelle From Pajarillo Go Richard on 09/22 Ref # Bac6E454F00C	350.00		
9/22		ATM Cash Deposit on 09/22 1305 W Sepulveda Blvd Torrance CA 0007234 ATM ID 0674J Card 1884	520.00		
9/22		Zelle From M Dipaling Mark on 09/22 Ref # Pp08Wdkdbx	300.00		
9/22		Purchase authorized on 09/21 Wu *0163143910 877-989-3268 CA S380265584190925 Card 1884		212.99	
9/22		Zelle to Richard on 09/21 Ref #Rp08W962R7		350.00	
9/22		Zelle to Richard on 09/22 Ref #Rp08Wdsvlb		350.00	
9/22		So Cal Gas Paid Scgc 200921 1794051201 301601474151786294		16.38	1,050.62
9/23		Zelle From Pajarillo Go Richard on 09/22 Ref # Bac1Bf271Edd	50.00		
9/23	230	Check		1,050.00	50.62
9/28		Zelle From M Dipaling Mark on 09/26 Ref # Pp08x3G3Z6	10.00		
9/28		Zelle From M Dipaling Mark on 09/27 Ref # Pp08x64Rg4	10.00		
9/28		Purchase authorized on 09/26 Fbpay *Stars Fb.ME/CC CA S380270722057426 Card 1884		10.00	
9/28		Purchase authorized on 09/27 Fbpay *Stars Fb.ME/CC CA S300271613259722 Card 1884		10.00	
9/28		Affirm.Com Payme Affirm.Com St-G0T3B1U8O8W1 Veron Abigail Bautista		115.48	-64.86
9/29		Overdraft Fee for a Transaction Posted on 09/28 \$115.48 Affirm.Com Payme Affirm.Com St-G0T3B1U8O 8W1 Veron Abigail Bautista		35.00	
9/29		Zelle From M Dipaling Mark on 09/29 Ref # Pp08Xjwn37	1,000.00		900.14
9/30		Purchase authorized on 09/29 Noemis Fruits Torrance CA S300274011666295 Card 1884		12.00	
9/30		Zelle to Richard on 09/30 Ref #Rp08Xkzvw7		538.00	350.14
10/2		Zelle to Mark on 10/02 Ref #Pp08Ydm9Cs		70.00	
10/2		Time Warner Cabl Twc Eftpmt 100220 0600238221 Spa Bautista,Veron		74.99	205.15
10/6		Zelle From M Dipaling Mark on 10/06 Ref # Pp08Yz3Dn8	160.00		
10/6		Online Transfer From Gawaran Bautista V Everyday Checking xxxxxx9599 Ref #Ib08Ywjn2J on 10/06/20	40.00		
10/6		Zelle to Mark on 10/06 Ref #Pp08Yz3Tvf		20.00	
10/6		Online Transfer to Gawaran Bautista V Everyday Checking xxxxxx9599 Ref #Ib08Yz4Zmx on 10/06/20		40.00	
10/6		Zelle to Mark on 10/06 Ref #Pp08Z2Y3Wq		50.00	
10/6		Capital One Mobile Pmt 201005 027939800889619 Bautistaveron Abigail		40.00	255.15
10/7		Zelle From M Dipaling Mark on 10/07 Ref # Pp08Z5Rflz	200.00		
10/7		Purchase authorized on 10/05 Sq *Yuzu Shabu Cerritos CA S580279751196755 Card 1884		110.60	
10/7		Online Transfer to Gawaran Bautista V Everyday Checking xxxxxx9599 Ref #Ib08Z74x4K on 10/07/20		130.00	214.55
10/8		Online Transfer From Gawaran Bautista V Everyday Checking xxxxxx9599 Ref #Ib08Zbkhn on 10/08/20	100.00		
10/8		Purchase authorized on 10/06 Remitly* Gabb WWW.Remitly.C WA S620282587924564 Card 1884		110.99	
10/8		Online Transfer to Gawaran Bautista V Everyday Checking xxxxxx9599 Ref #Ib08Z9P763 on 10/08/20		100.00	103.56
10/9		Purchase authorized on 10/08 76 - Fishermans San Francisco CA S300282627579354 Card 1884		53.72	
10/9		Purchase authorized on 10/08 Laz Parking 680208 San Francisco CA S460283064687211 Card 1884		3.00	
10/9		Purchase authorized on 10/09 DBA Cal Fresno 1 Firebaugh CA P00000000685384048 Card 1884		29.95	16.89



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/13		Purchase authorized on 10/08 Mta Meter Mta Ips San Francisco CA S300282689419856 Card 1884		3.25	
10/13		Purchase authorized on 10/08 Mta Meter Mta Ips San Francisco CA S580282753752033 Card 1884		0.69	
10/13		Purchase authorized on 10/08 Mta Meter Mta Ips San Francisco CA S460282767450692 Card 1884		1.38	11.57
10/14		Zelle From M Dipaling Mark on 10/14 Ref # Pp092B2P55	60.00		
10/14		Zelle From M Dipaling Mark on 10/14 Ref # Pp092B3Z3Q	20.00		
10/14		Purchase authorized on 10/13 Charo Chicken Torrance CA S380288071968572 Card 1884		12.71	78.86
10/15		Zelle From M Dipaling Mark on 10/14 Ref # Pp092D566Q	100.00		
10/15		Purchase authorized on 10/14 Remitly* G49D WWW.Remitly.C WA S380288711425160 Card 1884		25.22	
10/15		Online Transfer to Gawaran Bautista V Everyday Checking xxxxx9599 Ref #Ib092D5Cqg on 10/14/20		70.00	83.64
10/16		F2 Tps LLC Direct Dep 201016 506077416412Dil Bautista,Veron Abiga	583.50		
10/16		Zelle From Jose Luis Martin on 10/16 Ref # Jpm454099189	500.00		
10/16		Purchase authorized on 10/14 Remitly* Sdbb WWW.Remitly.C WA S620290548780571 Card 1884		46.44	
10/16		Zelle to Jose on 10/16 Ref #Rp092Sr2Cj		500.00	620.70
Ending balance on 10/16					620.70
Totals			\$5,843.50	\$5,450.79	

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
230	9/23	1,050.00

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$35.00	\$253.75
Total Returned Item Fees	\$0.00	\$70.00

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

Fee period 09/17/2020 - 10/16/2020	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	-\$64.86 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$583.50 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	22 <input checked="" type="checkbox"/>
· Age of primary account owner	17 - 24	<input type="checkbox"/>



Monthly service fee summary (continued)

How to avoid the monthly service fee

- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

RC/RC

Minimum required

This fee period

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.



IMPORTANT ACCOUNT INFORMATION

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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.

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 9/17	\$70.59
Deposits/Additions	380.00
Withdrawals/Subtractions	- 390.00
Ending balance on 10/16	\$60.59

Account number: **5745729599**

VERON A GAWARAN BAUTISTA

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

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/21		Online Transfer From Gawaran Bautista V Everyday Checking xxxxxx2388 Ref #Ib08Vxqb87 on 09/19/20	40.00		
9/21		Online Transfer to Gawaran Bautista V Everyday Checking xxxxxx2388 Ref #Ib08VwblnI on 09/19/20		40.00	70.59
10/6		Online Transfer From Gawaran Bautista V Everyday Checking xxxxxx2388 Ref #Ib08Yz4Zmx on 10/06/20	40.00		
10/6		Online Transfer to Gawaran Bautista V Everyday Checking xxxxxx2388 Ref #Ib08Ywjn2J on 10/06/20		40.00	70.59
10/7		Online Transfer From Gawaran Bautista V Everyday Checking xxxxxx2388 Ref #Ib08Z74x4K on 10/07/20	130.00		200.59
10/8		Online Transfer From Gawaran Bautista V Everyday Checking xxxxxx2388 Ref #Ib08Z9P763 on 10/08/20	100.00		
10/8		Online Transfer to Gawaran Bautista V Everyday Checking xxxxxx2388 Ref #Ib08Zbkhkn on 10/08/20		100.00	200.59
10/13		Zelle to Richard on 10/10 Ref #Rp08Zn2Hdg		200.00	0.59
10/15		Online Transfer From Gawaran Bautista V Everyday Checking xxxxxx2388 Ref #Ib092D5Cqg on 10/14/20	70.00		70.59
10/16		Monthly Service Fee		10.00	60.59
Ending balance on 10/16					60.59
Totals			\$380.00	\$390.00	

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 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 09/17/2020 - 10/16/2020	Standard monthly service fee \$10.00	You paid \$10.00
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	\$0.59 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	0 <input 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

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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.
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Thank you for banking with Wells Fargo. We appreciate your business.

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