

# Wells Fargo Business Choice Checking

September 30, 2020 ■ Page 1 of 7



ALFRED L LOPEZ  
DBA LOPEZ LANDSCAPE CONSTRUCTION  
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## Questions?

Available by phone 24 hours a day, 7 days a week:

Telecommunications Relay Services calls accepted

**1-800-CALL-WELLS** (1-800-225-5935)

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: [wellsfargo.com/biz](https://wellsfargo.com/biz)

Write: Wells Fargo Bank, N.A. (114)

P.O. Box 6995

Portland, OR 97228-6995

## Your Business and Wells Fargo

Visit [wellsfargoworks.com](https://wellsfargoworks.com) to explore videos, articles, infographics, interactive tools, and other resources on the topics of business growth, credit, cash flow management, business planning, technology, marketing, and more.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com/biz](https://wellsfargo.com/biz) or call the number above if you have questions or if you would like to add new services.

Business Online Banking   
Online Statements   
Business Bill Pay   
Business Spending Report   
Overdraft Protection



## IMPORTANT ACCOUNT INFORMATION

We're making important changes to the terms and conditions of several of our accounts. If these changes affect you, a detailed message is included below your transaction detail for each impacted account.

### Statement period activity summary

Beginning balance on 9/1	\$251.51
Deposits/Credits	1,818.00
Withdrawals/Debits	- 1,981.89
<b>Ending balance on 9/30</b>	<b>\$87.62</b>
Average ledger balance this period	\$263.09

Account number: **9636286743**

**ALFRED L LOPEZ**

**DBA LOPEZ LANDSCAPE CONSTRUCTION**

*California account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 121042882

For Wire Transfers use

Routing Number (RTN): 121000248

**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/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
9/1		Purchase authorized on 08/31 McDonald's F21385 Fresno CA S300245010399492 Card 7422		6.26	245.25
9/2		Purchase authorized on 08/31 USAA Insurance Pym 800-531-8111 TX S580244847887019 Card 7422		74.53	170.72
9/3		Purchase authorized on 09/01 McDonald's M7116 O Fresno CA S300245530385598 Card 7422		1.08	
9/3		Purchase authorized on 09/01 Little Caesars 019 Fresno CA S580246093831382 Card 7422		8.63	
9/3		Purchase authorized on 09/02 Alert-O-Lite Inc Fresno CA S380246573995479 Card 7422		8.63	
9/3		Purchase authorized on 09/02 Red Carpet Car Was Fresno CA S380246676971009 Card 7422		43.58	
9/3		Purchase authorized on 09/03 Lolos Ricos Tacos 4 Fresno CA P00300247712325381 Card 7422		8.09	100.71
9/4		Purchase authorized on 09/02 McDonald's F7932 Fresno CA S460246628739183 Card 7422		1.08	
9/4		Recurring Payment authorized on 09/03 Netflix.Com Netflix.Com CA S460247409766832 Card 7422		8.99	
9/4		Purchase authorized on 09/03 Dollartre 4010 N West Fresno CA P00000000770758478 Card 7422		3.29	
9/4		Purchase authorized on 09/03 Savemart #92.Fr Fresno CA P00000000877465373 Card 7422		6.47	
9/4		Purchase authorized on 09/04 Office Depot 00 3804 Shaw Fresno CA P00380248795039875 Card 7422		40.49	40.39
9/8		Purchase authorized on 09/03 McDonald's M7116 O Fresno CA S460247554470723 Card 7422		1.08	
9/8		Purchase authorized on 09/03 McDonald's F7932 Fresno CA S300247619311221 Card 7422		5.93	
9/8		Purchase authorized on 09/03 McDonald's M7116 O Fresno CA S460247705701149 Card 7422		3.24	
9/8		Purchase authorized on 09/04 McDonald's M7116 O Fresno CA S380248736953400 Card 7422		6.14	
9/8		Purchase authorized on 09/04 Foodmaxx #403 F Fresno CA P00000000581994230 Card 7422		10.42	
9/8		Purchase authorized on 09/06 McDonald's M2606 O Fresno CA S380250606636782 Card 7422		5.94	7.64
9/10		Purchase authorized on 09/09 McDonald's F11496 Fresno CA S300253652782799 Card 7422		1.08	6.56
9/14		ATM Cash Deposit on 09/14 2508 W Shaw Ave Fresno CA 0003648 ATM ID 0171A Card 7422	20.00		
9/14		Purchase authorized on 09/11 McDonald's M7116 O Fresno CA S580255585929138 Card 7422		1.08	
9/14		Purchase authorized on 09/11 Family Dollar #104 Fresno CA S300255833867716 Card 7422		3.40	22.08
9/15		ATM Cash Deposit on 09/15 2508 W Shaw Ave Fresno CA 0003828 ATM ID 0171A Card 7422	500.00		
9/15		ATM Withdrawal authorized on 09/15 2508 W Shaw Ave Fresno CA 0003829 ATM ID 0171A Card 7422		60.00	462.08
9/16		Purchase authorized on 09/14 McDonald's M7116 O Fresno CA S460258517819926 Card 7422		1.08	
9/16		Recurring Payment authorized on 09/15 Microsoft*Microsof Msbill.Info WA S380260187566874 Card 7422		6.99	454.01
9/17		Purchase authorized on 09/15 McDonald's M7116 O Fresno CA S380259745114040 Card 7422		2.80	


**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/17		Purchase authorized on 09/15 Elite Acceptance 916-4868178 CA S580260108704782 Card 7422		397.88	
9/17		Recurring Payment authorized on 09/16 Tmobile*Auto Pay 800-937-8997 WA S380260341632883 Card 7422		50.00	3.33
9/21		Purchase authorized on 09/19 McDonald's M7116 O Fresno CA S460263529398743 Card 7422		1.08	2.25
9/23		SSA Treas 310 Xxsoc Sec 092320 xxxxx1889A SSA Alfred L Lopez	1,298.00		
9/23		Purchase authorized on 09/22 McDonald's F11496 Fresno CA S580266560279901 Card 7422		1.08	
9/23		Purchase authorized on 09/23 Five Belo 639 E Shaw A Fresno CA P00000000577001704 Card 7422		12.42	
9/23		Mdg USA Inc. Payment 200922 15576920 Alfred Lopez		84.18	1,202.57
9/24		Recurring Payment authorized on 09/22 Adobe Acropro Subs 408-536-6000 CA S380266625517007 Card 7422		14.99	1,187.58
9/25		Purchase authorized on 09/23 McDonald's M7116 O Fresno CA S460267546663530 Card 7422		1.08	
9/25		Purchase authorized on 09/23 McDonald's F7932 Fresno CA S580267759236721 Card 7422		3.02	
9/25		Purchase authorized on 09/23 Bowlzeye Clovis CA S300267836114547 Card 7422		28.05	1,155.43
9/28		Purchase authorized on 09/24 McDonald's M7116 O Fresno CA S460268554715836 Card 7422		1.08	
9/28		Purchase authorized on 09/24 Taco Bell #34171 Fresno CA S380268751933389 Card 7422		5.00	
9/28		Purchase authorized on 09/24 McDonald's F7932 Fresno CA S580268758448818 Card 7422		1.08	
9/28		Purchase authorized on 09/25 Berkshire Hathaway 844-472-0967 PA S380269741904236 Card 7422		165.04	
9/28		Recurring Payment authorized on 09/26 Adobe Acropro Subs 408-536-6000 CA S300270623274098 Card 7422		14.99	
9/28		Purchase authorized on 09/26 Shop N Go Fresno CA P00000000172373272 Card 7422		30.16	
9/28		Purchase authorized on 09/27 McDonald's F11496 Fresno CA S580271587951997 Card 7422		1.08	
9/28		ATM Withdrawal authorized on 09/28 4472 W Shaw Ave Suite 101 Fresno CA 0008046 ATM ID 9958T Card 7422		800.00	137.00
9/29		Purchase authorized on 09/28 McDonald's F11496 Fresno CA S380272692791318 Card 7422		1.08	135.92
9/30		Purchase authorized on 09/28 McDonald's M7116 O Fresno CA S380272582184024 Card 7422		7.02	
9/30		Purchase authorized on 09/28 McDonald's M7111 O Clovis CA S460272840849741 Card 7422		3.43	
9/30		Purchase authorized on 09/30 7-Eleven Fresno CA P00000000732025452 Card 7422		1.79	
9/30		Purchase authorized on 09/30 Wal-Mart #1815 Fresno CA P00000000984402805 Card 7422		36.06	87.62
<b>Ending balance on 9/30</b>					<b>87.62</b>
<b>Totals</b>			<b>\$1,818.00</b>	<b>\$1,981.89</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.

**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 09/01/2020 - 09/30/2020

Standard monthly service fee \$14.00

You paid \$0.00

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**Monthly service fee summary (continued)**
**How to avoid the monthly service fee**Have any **ONE** of the following account requirements

	Minimum required	This fee period
· Average ledger balance	\$7,500.00	\$263.00 <input type="checkbox"/>
· A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	45 <input checked="" type="checkbox"/>
· Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	1 <input checked="" type="checkbox"/>
· Combined balance in linked accounts, which may include	\$10,000.00	<input type="checkbox"/>
- Average ledger balance in business checking, savings, and Time Accounts (Cds)		
- Most recent statement balance in eligible Wells Fargo business credit cards and lines of credit, and combined average daily balance from the previous month in eligible Wells Fargo business and commercial loans and lines of credit		
- For complete details on how you can avoid the monthly service fee based on your combined balances please refer to page 10 of the Business Account Fee and Information Schedule at <a href="http://www.wellsfargo.com/biz/fee-information">www.wellsfargo.com/biz/fee-information</a>		

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**Account transaction fees summary**

<i>Service charge description</i>	<i>Units used</i>	<i>Units included</i>	<i>Excess units</i>	<i>Service charge per excess units (\$)</i>	<i>Total service charge (\$)</i>
Cash Deposited (\$)	500	7,500	0	0.0030	0.00
Transactions	2	200	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

**IMPORTANT ACCOUNT INFORMATION:**

**As a valuable customer, your monthly service fee for this Business Choice Checking account will be waived beginning November 9, 2020 for twelve consecutive fee periods.** If you have converted or choose to convert this Business Choice 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 immediately apply.

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 Business Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

**IMPORTANT ACCOUNT INFORMATION:****Your Wells Fargo Business Choice Checking account is changing.**

**Effective with the fee period beginning after October 8, 2020,** the current options to avoid the \$14 monthly service fee, as displayed in the monthly service fee summary section of this statement above, will no longer be available. Once these changes are effective, the monthly service fee can be avoided with ONE of the following new options each fee period:

- Maintain a \$500 minimum daily balance
- Maintain a \$1,000 average ledger balance

If you do not meet one of the options above, the monthly service fee will be charged for fee periods ending on or after November 9, 2020.



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**In addition, effective with the fee period beginning after October 8, 2020,** other features of your account will change:

- Your account will continue to include 200 Transactions at no charge each fee period. The fee for Transactions over 200 each fee period remains at \$0.50 each.
- The definition of Transactions is changing to include all checks deposited and all withdrawals or debits posted to your account, including paper and electronic, except debit card purchases and debit card payments.

**Fee Period:** The fee period is the period used to calculate monthly fees. Your statement includes a monthly service fee summary with the dates of the fee period. The monthly service fee summary is also available through Wells Fargo Business Online<sup>®</sup> or Wells Fargo Mobile<sup>®</sup>.

**What remains the same:**

- You can continue to use your debit card.
- The Business Fee and Information Schedule and 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.



## IMPORTANT ACCOUNT INFORMATION

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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.

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### 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



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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.

