

Wells Fargo Combined Statement of Accounts

October 27, 2020 ■ Page 1 of 7



AJAYE J MALLORY
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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 checked="" 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.



Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	3874584729	724.37	-44.20
Wells Fargo Way2Save [®] Savings	5	8840715653	-5.00	-5.00
Total deposit accounts			\$719.37	-\$49.20

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 9/26	\$724.37
Deposits/Additions	1,567.47
Withdrawals/Subtractions	- 2,336.04
Ending balance on 10/27	-\$44.20

Account number: **3874584729**

AJAYE J MALLORY

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000008840715653

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/28		Overdraft Fee for a Transaction Posted on 09/25 \$9.99 Brigit.Com Membership 200924 8937F7369723 4C5 Ajaye Mallory		35.00	
9/28		Overdraft Fee for a Transaction Posted on 09/25 \$15.00 Vola Vola Inxzvn 6B9 Ajaye Mallory		35.00	
9/28		Overdraft Fee for a Transaction Posted on 09/25 \$135.59 Lendumo Db Online Pmt 092420 200924133028 U5F Ajaye Mallory		35.00	
9/28		Purchase authorized on 09/25 Cash App*Jayy*Add 8774174551 CA S300269324236631 Card 0121		880.00	
9/28		Vola Vola I648Rmmve Ajaye Mallory		2.99	-263.62
10/1		Recurring Payment authorized on 09/30 Netflix.Com 866-5797172 CA S460274321446071 Card 0121		12.99	-276.61
10/2		Overdraft Fee for a Transaction Posted on 10/01 \$12.99 Recurring Payment Authori Zed on 09/30 Netflix.Com 866-5797		35.00	-311.61
10/9		Home Depot U.S.A Reg Salary 201009 xxxxx5867 Ajaye Mallory	1,012.48		
10/9		Purchase authorized on 10/09 Paypal *Mohawkmallo VISA Direct CA S00380283325362532 Card 0121		669.15	31.72
10/13		NSF Return Item Fee for a Transaction Received on 10/09 \$135.59 Lendumo Db Online Pmt 100820 201008132710 X15 Ajaye Mallory		35.00	
10/13		Square Inc * Cash App 201010 T200294316985 Jayy	6.00		
10/13		Square Inc * Cash App 201010 T200294316851 Jayy	7.00		
10/13		Purchase authorized on 10/09 Apple Cash 1Infinitemo CA S460283343706722 Card 0121		30.00	
10/13		Floatme Db Online Pmt 100920 201009144005x04 Ajaye Mallory		1.99	-22.27



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/14		Recurring Payment authorized on 10/13 NAT*Yourscoreandmo 800-4070043 CA S580287418779430 Card 0121		39.94	-62.21
10/15		Overdraft Fee for a Transaction Posted on 10/14 \$39.94 Recurring Payment Authori Zed on 10/13 NAT*Yourscoreandmo 800-4070		35.00	
10/15		Recurring Payment authorized on 10/14 Doordash Dashpass WWW.Doordash. CA S380289061344628 Card 0121		9.99	-107.20
10/16		Overdraft Fee for a Transaction Posted on 10/15 \$9.99 Recurring Payment Authori Zed on 10/14 Doordash Dashpass WWW.Door		35.00	-142.20
10/20		Edeposit IN Branch/Store 10/20/20 10:51:57 Am 5625 E Santa Ana Canyon Rd Anaheim CA 0121	526.99		384.79
10/21		Online Transfer to Mallory A Way2Save Savings xxxxxx5653 Ref #lb093Jshtn on 10/21/20		5.00	
10/21		Zelle to Ceaser on 10/21 Ref #Rp093Jslrv		100.00	279.79
10/22		Money Transfer authorized on 10/22 From Jayy CA S00380296692416126 Card 0121	15.00		
10/22		Purchase authorized on 10/21 Cash App*Jayy*Add 8774174551 CA S300295353608793 Card 0121		279.00	
10/22		Zelle to Eunice Ref #Pp093Rq8P4		15.00	0.79
10/23		Brigit.Com Membership 201022 F26C3923Cddb48B Ajaye Mallory		9.99	-9.20
10/26		Overdraft Fee for a Transaction Posted on 10/23 \$9.99 Brigit.Com Membership 201022 F26C3923Cddb 48B Ajaye Mallory		35.00	-44.20
Ending balance on 10/27					-44.20
Totals			\$1,567.47	\$2,336.04	

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
10/13	Lendumo Db Online Pmt 100820 201008132710XI5 Ajaye Mallory Reference # 096016930056733	135.59

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$245.00	\$735.00
Total Returned Item Fees	\$35.00	\$105.00

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 wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/26/2020 - 10/27/2020	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	-\$311.61 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,025.48 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	7 <input type="checkbox"/>



Monthly service fee summary (continued)

<p>How to avoid the monthly service fee</p> <ul style="list-style-type: none"> · Age of primary account owner · The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card <p>RC/RC</p>	<p>Minimum required</p> <p>17 - 24</p>	<p>This fee period</p> <p><input checked="" type="checkbox"/></p>
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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 Way2Save[®] Savings

Statement period activity summary

Beginning balance on 9/26	-\$5.00
Deposits/Additions	5.00
Withdrawals/Subtractions	- 5.00
Ending balance on 10/27	-\$5.00

Account number: **8840715653**
AJAYE J MALLORY
California account terms and conditions apply
 For Direct Deposit use
 Routing Number (RTN): 121042882

Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$0.00
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00

Transaction history

<i>Date</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
10/21	Online Transfer From Mallory A Everyday Checking xxxxxx4729 Ref #1b093Jshtn on 10/21/20	5.00		0.00
10/27	Monthly Service Fee		5.00	-5.00
Ending balance on 10/27				-5.00
Totals		\$5.00	\$5.00	

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 09/26/2020 - 10/27/2020 Standard monthly service fee \$5.00 You paid \$5.00



Monthly service fee summary (continued)

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Minimum daily balance
- A daily automatic transfer from a Wells Fargo checking account
- Save As You Go® transfer from a Wells Fargo checking account
- A monthly automatic transfer from a Wells Fargo checking account
- The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)

Minimum required

This fee period

\$300.00

-\$5.00

\$1.00

\$0.00

\$1.00

\$0.00

\$25.00

\$0.00

AM/AM

