

# Wells Fargo Opportunity Checking<sup>SM</sup>

August 21, 2020 ■ Page 1 of 7



JASMINE MCCLEARY  
770 PEPPERWOOD ST  
COLTON CA 92324-7506

## 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: wells Fargo.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 wells Fargo.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 checked="" 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 Opportunity Checking account below your transaction detail.

### Statement period activity summary

Beginning balance on 7/22	-\$216.57
Deposits/Additions	1,580.77
Withdrawals/Subtractions	- 1,129.50
<b>Ending balance on 8/21</b>	<b>\$234.70</b>

Account number: **1645873439**

**JASMINE MCCLEARY**

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**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
7/22		Purchase Return authorized on 07/20 Quadpay* Quadpay A 833-782-3729 NY S620204545935136 Card 8115	3.84		
7/22		Purchase Return authorized on 07/20 Quadpay* Quadpay A 833-782-3729 NY S620204545935138 Card 8115	9.48		
7/22		Purchase Return authorized on 07/20 Quadpay* Quadpay A 833-782-3729 NY S620204545935137 Card 8115	9.63		-193.62
8/11		Reversal of NSF Return Item Fee for a Transaction Received on 07/20 \$195.00 Check # 00925	35.00		
8/11		Reversal of NSF Return Item Fee for a Transaction Received on 07/16 \$170.00 Check # 00952	35.00		
8/11		Reversal of NSF Return Item Fee for a Transaction Received on 07/16 \$165.00 Check # 00957	35.00		
8/11		Reversal of NSF Return Item Fee for a Transaction Received on 07/15 \$195.00 Check # 00925	35.00		
8/11		Reversal of NSF Return Item Fee for a Transaction Received on 07/14 \$39.00 Paypal Echeck 200714 Eforms Subs Jasmine McCleary	35.00		
8/11		Reversal of NSF Return Item Fee for a Transaction Received on 07/20 \$175.00 Check # 00962	35.00		
8/11		Reversal of NSF Return Item Fee for a Transaction Received on 07/17 \$135.00 Check # 00960	35.00		51.38
8/12		Money Transfer authorized on 08/12 From Jasmine McCleary CA S00460225673428930 Card 3797	9.59		
8/12		Money Transfer authorized on 08/12 From Jasmine McCleary CA S00460225687638055 Card 3797	2.75		
8/12		Money Transfer authorized on 08/12 From Jasmine McCleary CA S00300226012907118 Card 3797	62.24		
8/12		Purchase authorized on 08/11 Cash App*Jasmine M 8774174551 CA S300224808539256 Card 3797		5.00	
8/12		Purchase authorized on 08/11 Arco #42086 Ampm Colton CA P0000000980977821 Card 3797		20.25	
8/12		Purchase authorized on 08/11 Target T- 3333 Arlingt Riverside CA P0000000381117881 Card 3797		15.97	
8/12		Purchase authorized on 08/12 Denny's #7239 Riverside CA P0000000579084231 Card 3797		17.92	
8/12		Purchase authorized on 08/12 Arco #42086 Ampm Colton CA P0000000071734114 Card 3797		14.47	
8/12		Dave, Inc Debit 5F3401B1D2249E8Ac9B098C4/9Faea4Bb52B225E		1.00	
8/12		Dave, Inc Debit 5F33A5E9Fe945612B5Ea5431/353D577Acd8A71A		1.00	
8/12		Dave, Inc Debit 5F33A5E83A8Aa4E8E9Bb0739/D4000F2E95Beb6D		5.00	45.35
8/13		Card Final Credit 10813208081	428.13		
8/13		Money Transfer authorized on 08/12 From Jasmine McCleary CA S00300226084275466 Card 3797	29.55		
8/13		Money Transfer authorized on 08/12 From Jasmine McCleary CA S00580226118791695 Card 3797	16.74		
8/13		Money Transfer authorized on 08/13 From Jasmine McCleary CA S00380226699028995 Card 3797	13.87		
8/13		Purchase authorized on 08/12 Cash App*Charlie J 8774174551 CA S460226027888803 Card 3797		42.00	
8/13		Purchase authorized on 08/12 Excaliber Fuels Anaheim CA P0000000381510443 Card 3797		9.75	



**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>
8/13		Non-WF ATM Withdrawal authorized on 08/12 3993 N Sierra Ave San Bernardin CA 00300226120078246 ATM ID 7E006831 Card 3797		23.50	
8/13		Non-Wells Fargo ATM Transaction Fee		2.50	
8/13		Purchase with Cash Back \$ 5.00 authorized on 08/12 7-Eleven San Bernardin CA P0000000432468016 Card 3797		6.99	
8/13		Purchase authorized on 08/12 Puff and Up Smoke and Colton CA P0000000583200366 Card 3797		6.00	
8/13		Purchase authorized on 08/13 Newhope Petrole Santa Ana CA P0000000881583821 Card 3797		12.97	
8/13		Non-WF ATM Withdrawal authorized on 08/13 3975-A Alton Parkwa Irvine CA 00300226746305028 ATM ID CA002117 Card 3797		303.00	
8/13		Non-Wells Fargo ATM Transaction Fee		2.50	124.43
8/14		Money Transfer authorized on 08/14 From Jasmine McCleary CA S00580227445175811 Card 3797	3.75		
8/14		Money Transfer authorized on 08/14 From Jasmine McCleary CA S00300227836803044 Card 3797	72.26		
8/14		Purchase authorized on 08/12 McDonald's F7804 Riverside CA S460225687819182 Card 3797		3.26	
8/14		Purchase authorized on 08/13 Quadpay* Quadpay A Httpswww.Quad NY S380226730095336 Card 3797		20.65	
8/14		Purchase authorized on 08/13 Quadpay* Quadpay A Httpswww.Quad NY S380226730337710 Card 3797		10.75	
8/14		Purchase authorized on 08/13 Cash App* Jasmine M 8774174551 CA S460226791998853 Card 3797		12.99	
8/14		Purchase authorized on 08/14 Arco #42086 Ampm Colton CA P0000000636877078 Card 3797		10.35	
8/14		Purchase authorized on 08/14 Target T- 200 W Orange Fullerton CA P0000000680079750 Card 3797		10.69	131.75
8/17		Money Transfer authorized on 08/16 From Pcam Credit IX TX S00580229625469326 Card 3797	60.00		
8/17		Money Transfer authorized on 08/17 From Jasmine McCleary CA S00460230702654599 Card 3797	0.92		
8/17		Money Transfer authorized on 08/17 From Jasmine McCleary CA S00460230719738068 Card 3797	4.31		
8/17		Zelle From Monique L Fisher on 08/17 Ref # Jpm419350131	25.00		
8/17		Purchase authorized on 08/13 Colton Inn Colton CA S580226742908318 Card 3797		81.20	
8/17		Purchase authorized on 08/14 Splash Car Wash Riverside CA S460227735518969 Card 3797		30.99	
8/17		Purchase authorized on 08/14 76 - Gt Petroleum Riverside CA S580227763528588 Card 3797		27.56	
8/17		Purchase authorized on 08/14 Quadpay* Quadpay A Httpswww.Quad NY S460227837749452 Card 3797		10.75	
8/17		Purchase authorized on 08/14 Quadpay* Quadpay A Httpswww.Quad NY S380227838840424 Card 3797		20.55	
8/17		Purchase authorized on 08/14 Quadpay* Quadpay A Httpswww.Quad NY S380227839984362 Card 3797		18.15	
8/17		Purchase authorized on 08/15 Castanedas San Ber San Bernardin CA S580228301648575 Card 3797		13.82	
8/17		Purchase authorized on 08/15 Cash App* Jasmine M 8774174551 CA S460228773758584 Card 3797		9.00	
8/17		Purchase authorized on 08/16 Paypal *Crjacksonrd VISA Direct CA S00300229681056008 Card 3797		21.91	
8/17		Purchase authorized on 08/17 Arco #42086 Ampm Colton CA P0000000781863820 Card 3797		7.85	-19.80
8/18		Card Final Credit 10818204677	249.98		
8/18		Money Transfer authorized on 08/17 From Jasmine McCleary CA S00580231217050463 Card 3797	6.88		
8/18		Money Transfer authorized on 08/18 From Jasmine McCleary CA S00580231286693850 Card 3797	2.25		



**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>
8/18		Money Transfer authorized on 08/18 From Jasmine McCleary CA S00460231665208854 Card 3797	9.49		
8/18		Purchase authorized on 08/16 Denny's #7992 Colton CA S380229633780677 Card 3797		21.73	
8/18		Purchase authorized on 08/17 Doordash*McDonalds WWW.Doordash. CA S380230262387439 Card 3797		14.67	
8/18		Purchase authorized on 08/17 United Oil 9862 Los Angeles CA P00000000384168383 Card 3797		19.34	
8/18		Purchase authorized on 08/18 Arco #42086 Ampm Colton CA P00000000886773488 Card 3797		9.35	183.71
8/19		Chime P2P 200819 Jasmine McClear Wells Fargo	1.41		
8/19		Purchase authorized on 08/18 Quadpay* Quadpay A Httpswww.Quad NY S380231596386782 Card 3797		18.15	
8/19		Purchase authorized on 08/18 Quadpay* Quadpay A Httpswww.Quad NY S300231596806566 Card 3797		15.32	
8/19		Purchase authorized on 08/18 Quadpay* Quadpay A Httpswww.Quad NY S580231597212229 Card 3797		15.32	
8/19		Purchase authorized on 08/18 Quadpay* Quadpay A Httpswww.Quad NY S300231598222520 Card 3797		15.32	
8/19		Purchase authorized on 08/18 Quadpay* Quadpay A Httpswww.Quad NY S580231622664422 Card 3797		18.15	
8/19		Purchase authorized on 08/18 Quadpay* Quadpay A Httpswww.Quad NY S460231678546002 Card 3797		8.75	
8/19		Purchase authorized on 08/18 Google *Google Pla G.CO/Helppay# CA S300231744996570 Card 3797		3.99	
8/19		Non-WF ATM Withdrawal authorized on 08/18 1000 E Washington St Colton CA 00460232039296440 ATM ID E233393 Card 3797		42.50	
8/19		Non-Wells Fargo ATM Transaction Fee		2.50	45.12
8/20		Money Transfer authorized on 08/20 From Jasmine McCleary CA S00300233848650085 Card 3797	29.25		
8/20		Purchase authorized on 08/18 McDonald's F5975 Colton CA S580231631693338 Card 3797		8.15	
8/20		Purchase authorized on 08/18 Denny's #7992 Colton CA S300231666628778 Card 3797		12.38	
8/20		Purchase authorized on 08/20 Arco #42086 Ampm Colton CA P00000000289786156 Card 3797		2.84	
8/20		Purchase authorized on 08/20 Arco #42086 Ampm Colton CA P00000000971512987 Card 3797		20.76	30.24
8/21		Card Final Credit 30821200374	170.00		
8/21		Purchase Return authorized on 08/18 McDonald's F5975 Colton CA S610234547337506 Card 3797	1.07		
8/21		Money Transfer authorized on 08/20 From Jasmine McCleary CA S00580234122258313 Card 3797	19.70		
8/21		Money Transfer authorized on 08/21 From Jasmine McCleary CA S00380234730096704 Card 3797	29.55		
8/21		Money Transfer authorized on 08/21 From Jasmine McCleary CA S00460234747903440 Card 3797	14.75		
8/21		Money Transfer authorized on 08/21 From Jasmine McCleary CA S00380234749722824 Card 3797	24.76		
8/21		Money Transfer authorized on 08/21 From Jasmine McCleary CA S00460234861340966 Card 3797	24.62		
8/21		Purchase authorized on 08/19 4 Bros Liquor & MA Colton CA S380233058513606 Card 3797		3.74	
8/21		Purchase authorized on 08/19 4 Bros Liquor & MA Colton CA S300233064046421 Card 3797		1.50	
8/21		Purchase authorized on 08/20 Google*Playstudios Internet CA S300233775330811 Card 3797		3.99	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/21		Purchase authorized on 08/20 Target T- 2920 Yorba L Fullerton CA P00000000679150175 Card 3797		15.43	
8/21		Purchase with Cash Back \$ 40.00 authorized on 08/21 Arco #42086 Ampm Colton CA P0000000084096893 Card 3797		55.33	234.70
<b>Ending balance on 8/21</b>					<b>234.70</b>
<b>Totals</b>			<b>\$1,580.77</b>	<b>\$1,129.50</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
7/22	Check Reference # 00010297005447796841	165.00
7/22	Check Reference # 00010297005447796838	170.00
7/23	Check Reference # 00010297005447836055	135.00
7/24	Check Reference # 00010297005540294865	175.00
8/20	Dave, Inc Debit 5F3D192A2250E9659401A0F8/ Bf36DD0621Db984 Reference # 084106760015659	5.00

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$17.50
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 Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) 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 07/22/2020 - 08/21/2020	Standard monthly service fee \$10.00	You paid \$0.00
<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	\$1,500.00	\$200.24 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1.41 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	46 <input checked="" type="checkbox"/>

JL/JL

**IMPORTANT ACCOUNT INFORMATION:**

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

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 Opportunity 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



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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.

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**IMPORTANT ACCOUNT INFORMATION:**

**Your options to avoid the Opportunity 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\*

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.

