

Wells Fargo Combined Statement of Accounts

September 14, 2020 ■ Page 1 of 15



ANNIE KAMAL
34513 SOMERSET TER
FREMONT CA 94555-3259

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 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.

Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Opportunity Checking SM	2	3746280019	453.87	-31.10
Wells Fargo Opportunity Checking SM	5	6135620042	25.27	65.14
Wells Fargo Opportunity Savings [®]	14	9394253927	-4.25	-4.25
Total deposit accounts			\$474.89	\$29.79

Wells Fargo Opportunity CheckingSM

Statement period activity summary

Beginning balance on 8/14	\$453.87
Deposits/Additions	3,899.06
Withdrawals/Subtractions	- 4,384.03
Ending balance on 9/14	-\$31.10

Account number: **3746280019****ANNIE KAMAL**

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
8/14		Online Transfer to Kamal A Checking xxxxxx0042 Ref #Ib08NM278F on 08/14/20		453.87	0.00
8/20		Online Transfer From Kamal A Checking xxxxxx0042 Ref #Ib08Plymg7 on 08/20/20	2,600.00		2,600.00
8/21		NSF Return Item Fee for a Transaction Received on 08/20 \$2,600.00 Check # 02731		35.00	
8/21		Online Transfer From Kamal A Checking xxxxxx0042 Ref #Ib08Pv5Mbx on 08/21/20	54.06		
8/21		Online Transfer From Kamal A Checking xxxxxx0042 Ref #Ib08Pv86Dh on 08/21/20	75.00		
8/21	2732	Check		2,600.00	94.06
8/24		Recurring Payment authorized on 08/20 Aspca Guardian 800-628-0028 NY S300234230094430 Card 7346		19.00	
8/24		Online Transfer to Kamal A Checking xxxxxx0042 Ref #Ib08Pz3Xmh on 08/22/20		70.00	
8/24		Digit.CO Subscriptn 0Fyrrlkhuztlwbz Annie Kamal		5.00	0.06
8/25		NSF Return Item Fee for a Transaction Received on 08/24 \$7.00 Hiatusapp.Com Bi Hiatusapp. St-T4C7P9I1L 6V1 Hiatus Inc		35.00	-34.94
8/26		Bank of America Fndtrnsfr 200824 Kamal,Annie Kamal,Annie	450.00		
8/26		Money Transfer authorized on 08/26 From Floatme Corp TX S00380239353597925 Card 7346	20.00		
8/26		Online Transfer to Kamal A Savings xxxxxx6624 Ref #Ib08Qg9Sxt on 08/26/20		415.00	
8/26		Floatme Db Online Pmt SD1700 200826044324Q2C Annie Kamal		1.99	18.07



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/28		NSF Return Item Fee for a Transaction Received on 08/27 \$30.00 Vola Vola I4Yywo Ye9 Annie Kamal		35.00	
8/28		Purchase authorized on 08/26 Taco Bell 730765 Newark CA S300239744804095 Card 7346		11.18	-28.11
9/1		NSF Return Item Fee for a Transaction Received on 08/31 \$24.00 Floatme Db Online Pmt SD1700 200831060321 Xti Annie Kamal		35.00	-63.11
9/4		Online Transfer From Kamal A Checking xxxxxx0042 Ref #Ib08S6554S on 09/03/20	550.00		
9/4		Online Transfer From Kamal A Checking xxxxxx0042 Ref #Ib08S65B3K on 09/03/20	150.00		
9/4		Online Transfer to Kamal A Checking xxxxxx0042 Ref #Ib08S65G7P on 09/03/20		100.00	
9/4		Floatme Db Online Pmt SD1700 2009040707583Bm Annie Kamal		1.99	
9/4		Floatme Db Online Pmt SD1700 200904034650Bk5 Annie Kamal		24.00	510.90
9/8		Purchase authorized on 09/03 Google *Pay G.CO/Walleth# CA S300248211383490 Card 7346		400.00	
9/8		Purchase authorized on 09/03 Google *Pay G.CO/Walleth# CA S380248213087415 Card 7346		100.00	10.90
9/9		Albert Genius EDI Pymnts Payment_4283294 Annie Kamal		7.00	3.90
9/11		NSF Return Item Fee for a Transaction Received on 09/10 \$30.00 Vola Vola I64872 J2A Annie Kamal		35.00	-31.10
Ending balance on 9/14					-31.10
Totals			\$3,899.06	\$4,384.03	

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
2732	8/21	2,600.00

Items returned unpaid

Date	Description	Amount
8/21	Check Reference # 00007559008814079936	2,600.00
8/25	Hiatusapp.Com Bi Hiatusapp. St-T4C7P9I1L6V1 Hiatus Inc Reference # 091000013647839	7.00
8/28	Vola Vola I4Yywoye9 Annie Kamal Reference # 273976360007587	30.00
9/1	Floatme Db Online Pmt SD1700 200831060321Xti Annie Kamal Reference # 096016930000957	24.00
9/11	Vola Vola I64872J2A Annie Kamal Reference # 273976360031023	30.00

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$70.00
Total Returned Item Fees	\$175.00	\$420.00

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.



Monthly service fee summary (continued)

Fee period 08/14/2020 - 09/14/2020

Standard monthly service fee \$10.00

You paid \$0.00

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.

How to avoid the monthly service feeHave any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Total number of posted debit card purchases or posted debit card payments of bills in any combination

Minimum required

\$1,500.00
\$500.00
10

This fee period

-\$63.11
\$450.00
4

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 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 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.



IMPORTANT ACCOUNT INFORMATION

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.

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 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 Opportunity CheckingSM

Statement period activity summary

Beginning balance on 8/14	\$25.27
Deposits/Additions	11,586.53
Withdrawals/Subtractions	- 11,546.66
Ending balance on 9/14	\$65.14

Account number: **6135620042**

ANNIE KAMAL

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 - 000009394253927

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>
8/14		Online Transfer From Kamal A Checking xxxxxx0019 Ref #Ib08NM278F on 08/14/20	453.87		
8/14		Recurring Payment authorized on 08/13 Postmates Membersh Httpspostmate CA S580226853096634 Card 4450		9.99	469.15
8/17		Purchase authorized on 08/14 Cash App*Annie*Add 8774174551 CA S300228078373085 Card 4450		50.00	
8/17		Purchase authorized on 08/15 Cash App*Annie*Add 8774174551 CA S380228307897594 Card 4450		25.00	
8/17		Purchase authorized on 08/15 Cash App*Annie*Add 8774174551 CA S380228334093929 Card 4450		25.00	
8/17		Purchase authorized on 08/15 Cash App*Annie*Add 8774174551 CA S580228431373104 Card 4450		25.00	
8/17		ATM Withdrawal authorized on 08/15 3331 San Felipe Rd San Jose CA 0006258 ATM ID 0405C Card 4450		80.00	
8/17		Purchase authorized on 08/15 Valero 7265 San Jose CA S380229160673831 Card 4450		32.09	
8/17		Purchase authorized on 08/15 Shell Oil 10008289 San Jose CA S380229165666427 Card 4450		13.00	
8/17		Purchase authorized on 08/15 7-Eleven Union City CA P0000000489506031 Card 4450		34.34	
8/17		Purchase authorized on 08/16 Walgreens Store 3860 Deco Fremont CA P00300229712664990 Card 4450		26.77	
8/17		Purchase authorized on 08/16 Liqour Barrel Union City CA P00380230084690057 Card 4450		13.75	
8/17		Purchase authorized on 08/17 Liqour Barrel Union City CA P00580230680857764 Card 4450		13.45	130.75
8/18		Money Transfer authorized on 08/17 From Annie Knowles CA S00460231180802087 Card 4450	25.00		
8/18		Money Transfer authorized on 08/18 From Annie Knowles CA S00580231299897275 Card 4450	50.00		
8/18		Money Transfer authorized on 08/18 From Annie Knowles CA S00580231701473960 Card 4450	33.00		
8/18		Money Transfer authorized on 08/18 From Annie Knowles CA S00460231836547902 Card 4450	500.00		
8/18		Money Transfer authorized on 08/18 From Annie Knowles CA S00460231838411371 Card 4450	500.00		
8/18		Money Transfer authorized on 08/18 From Annie Knowles CA S00580231850735973 Card 4450	500.00		
8/18		Money Transfer authorized on 08/18 From Annie Knowles CA S00580231851929704 Card 4450	250.00		
8/18		Purchase authorized on 08/16 Seoul Tofu House & Newark CA S380229848783460 Card 4450		69.11	
8/18		Purchase authorized on 08/16 Icicles Newark CA S580230000867994 Card 4450		20.35	
8/18		Online Transfer to Kamal A Savings xxxxxx6624 Ref #Ib08P8Snfg on 08/18/20		1,600.08	
8/18		Purchase authorized on 08/18 USPS PO 05534003 6655 Cla Newark CA P00380232003460767 Card 4450		37.35	261.86
8/19		Money Transfer authorized on 08/19 From Kamal Ysaber CA S00580232259409529 Card 4450	25.00		
8/19		Money Transfer authorized on 08/19 From Annie Knowles CA S00460232272200226 Card 4450	500.00		
8/19		Money Transfer authorized on 08/19 From Annie Knowles CA S00580232282200862 Card 4450	500.00		


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>
8/19		Money Transfer authorized on 08/19 From Kamal Ysaber CA S00380232351659829 Card 4450	500.00		
8/19		Money Transfer authorized on 08/19 From Annie Knowles CA S00580232653994983 Card 4450	30.00		
8/19		Money Transfer authorized on 08/19 From Kamal Ysaber CA S00460232655314960 Card 4450	40.00		
8/19		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08P9Nkh5 on 08/18/20	150.00		
8/19		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08Pb9Y7B on 08/19/20	30.00		
8/19		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08Pbhy76 on 08/19/20	40.00		
8/19		Purchase authorized on 08/17 McDonald's F17400 Fremont CA S380230684971100 Card 4450		22.57	
8/19		Purchase authorized on 08/17 Cash App*Annie*Add 8774174551 CA S460231181113523 Card 4450		40.00	
8/19		Purchase authorized on 08/18 Cash App*Annie*Add 8774174551 CA S580231300282228 Card 4450		50.00	
8/19		Purchase authorized on 08/18 Palermo San Jose CA S300232161040276 Card 4450		250.00	
8/19		Purchase authorized on 08/18 7-Eleven Union City CA P0000000235157257 Card 4450		37.50	
8/19		Online Transfer to Kamal A Savings xxxxxx6624 Ref #Ib08P9V47V on 08/19/20		530.00	
8/19		Online Transfer to Kamal A Savings xxxxxx6624 Ref #Ib08P9V8Dg on 08/19/20		500.00	
8/19		Online Transfer to Kamal A Savings xxxxxx6624 Ref #Ib08Pb7Scp on 08/19/20		500.00	146.79
8/20		Money Transfer authorized on 08/19 From Annie Knowles CA S00460233139519002 Card 4450	150.00		
8/20		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08Pg3F5V on 08/19/20	2,600.00		
8/20		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08Plylms on 08/20/20	400.00		
8/20		Purchase authorized on 08/18 Wienerschnitzel 34 Fremont CA S580231713797028 Card 4450		31.06	
8/20		Purchase authorized on 08/18 Taco Bell 30765 Newark CA S580231816368569 Card 4450		4.71	
8/20		Purchase authorized on 08/19 Cash App*Annie*Add 8774174551 CA S580232390418075 Card 4450		30.00	
8/20		Purchase authorized on 08/19 Cash App*Annie*Add 8774174551 CA S380232451880640 Card 4450		40.00	
8/20		Purchase authorized on 08/19 Cash App*Annie*Add 8774174551 CA S460232654575284 Card 4450		30.00	
8/20		Purchase authorized on 08/19 Cash App*Natasha 8774174551 CA S580233139810901 Card 4450		20.00	
8/20		Online Transfer to Kamal A Savings xxxxxx6624 Ref #Ib08Pg39J6 on 08/19/20		100.00	
8/20		Purchase authorized on 08/20 7-Eleven Union City CA P0000000070346107 Card 4450		39.13	
8/20		Online Transfer to Kamal A Checking xxxxxx0019 Ref #Ib08Plymg7 on 08/20/20		2,600.00	401.89
8/21		Purchase authorized on 08/19 76 - United Pacifi Fremont CA S580233219413998 Card 4450		34.63	
8/21		Purchase authorized on 08/20 Wendy's 0020 Fremont CA S380233261530135 Card 4450		12.53	
8/21		Purchase authorized on 08/20 Snow Tea House Milpitas CA S580234057246138 Card 4450		15.81	
8/21		Non-WF ATM Withdrawal authorized on 08/20 1838 Milmont Drive Milpitas CA 00300234098850960 ATM ID 7E003025 Card 4450		183.50	
8/21		Non-Wells Fargo ATM Transaction Fee		2.50	


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>
8/21		Purchase with Cash Back \$ 10.00 authorized on 08/20 7-Eleven Fremont CA P0000000083459346 Card 4450		39.66	
8/21		Online Transfer to Kamal A Checking xxxxxx0019 Ref #lb08Pv5Mbx on 08/21/20		54.06	
8/21		Online Transfer to Kamal A Checking xxxxxx0019 Ref #lb08Pv86Dh on 08/21/20		75.00	-15.80
8/24		Money Transfer authorized on 08/21 From Annie Knowles CA S00380235093080730 Card 4450	500.00		
8/24		Online Transfer From Kamal A Checking xxxxxx0019 Ref #lb08Pz3Xmh on 08/22/20	70.00		
8/24		Purchase authorized on 08/19 Skillz * Esports 415-6853449 MA S580233039112080 Card 4450		20.00	
8/24		Purchase authorized on 08/19 Skillz * Esports 415-6853449 MA S460233043244321 Card 4450		20.00	
8/24		Purchase authorized on 08/21 McDonald's F17400 Fremont CA S580234520611793 Card 4450		23.22	
8/24		Purchase authorized on 08/21 Oo Liquor Mart Fremont CA P00380235129562177 Card 4450		44.83	
8/24		Purchase authorized on 08/21 Wienerschnitzel 34 Fremont CA S460235176929822 Card 4450		27.30	
8/24		Purchase authorized on 08/22 Del Taco Restauran Newark CA S460236099138873 Card 4450		36.81	
8/24		Purchase authorized on 08/23 USA*Global Entitie Union City CA S580236843623848 Card 4450		1.00	
8/24		Purchase authorized on 08/23 Shell Service Station Union City CA P00300236847277697 Card 4450		22.85	
8/24		Purchase authorized on 08/24 Newark Valero Newark CA P00460237702171358 Card 4450		17.42	340.77
8/25		Money Transfer authorized on 08/24 From Annie Knowles CA S00380238083941146 Card 4450	101.00		
8/25		Doordash, Inc. Doordash, St-O9L1J3R2Q5J0 Annie Kamal	48.00		
8/25		Purchase authorized on 08/23 Tst* Backyard Bayo San Jose CA S580237089089866 Card 4450		124.92	
8/25		Purchase authorized on 08/23 Tst* Backyard Bayo San Jose CA S380237112912866 Card 4450		2.18	
8/25		Purchase authorized on 08/24 Byte Technology San Rafael CA S380237586814904 Card 4450		2.00	
8/25		Purchase authorized on 08/24 Levelupkfc25809142 855-466-5585 MA S380237722835220 Card 4450		12.05	
8/25		Purchase authorized on 08/24 Cash App*Annie*Add 8774174551 CA S580238085334729 Card 4450		36.00	
8/25		Purchase authorized on 08/24 7-Eleven Union City CA P00000000277931688 Card 4450		39.43	
8/25		Purchase authorized on 08/24 Cash App*Annie*Add 8774174551 CA S460238111215772 Card 4450		35.00	
8/25		Purchase authorized on 08/24 Cash App*Annie*Add 8774174551 CA S580238160238110 Card 4450		30.00	208.19
8/26		Money Transfer authorized on 08/25 From Annie CA S00460239078392743 Card 4450	291.75		
8/26		Money Transfer authorized on 08/25 From Earnin-Activehours CA S00300239088992527 Card 4450	0.01		
8/26		Money Transfer authorized on 08/26 From Annie Knowles CA S00300239347378836 Card 4450	353.00		
8/26		Purchase authorized on 08/24 Newark Valero Newark CA S380237706706632 Card 4450		33.82	
8/26		Purchase authorized on 08/24 Speed Oil Change C Union City CA S460238030933000 Card 4450		80.64	
8/26		Purchase authorized on 08/25 USA*Global Entitie Ripon CA S580239035396009 Card 4450		2.00	
8/26		Purchase authorized on 08/25 USA*Global Entitie Ripon CA S380239037978831 Card 4450		2.00	


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>
8/26		Purchase authorized on 08/25 USA*Global Entitie Ripon CA S460239039511310 Card 4450		2.00	
8/26		Purchase authorized on 08/25 USA*Global Entitie Ripon CA S580239042042258 Card 4450		2.00	
8/26		Purchase authorized on 08/25 Cash App*Annie*Add 8774174551 CA S580239135713636 Card 4450		31.00	
8/26		Purchase authorized on 08/26 7-Eleven Union City CA P0000000487445525 Card 4450		29.61	669.88
8/27		Recurring Payment authorized on 08/25 Doordash*Mexico to 6506819470 CA S380238689786573 Card 4450		7.80	
8/27		Purchase authorized on 08/25 Shell Oil 57444212 Union City CA S380239045417007 Card 4450		13.00	
8/27		Purchase authorized on 08/25 McDonald's F17400 Fremont CA S460239095614552 Card 4450		14.83	
8/27		Purchase authorized on 08/25 Cash App*Annie*Add 8774174551 CA S580239198139472 Card 4450		30.00	
8/27		Purchase authorized on 08/25 Cash App*Annie*Add 8774174551 CA S300239223389950 Card 4450		25.00	
8/27		Purchase authorized on 08/26 Upwork -322448871C 165-08534100 CA S380239394157170 Card 4450		9.00	
8/27		Purchase authorized on 08/26 Cash App*Annie*Add 8774174551 CA S300239421326168 Card 4450		25.00	
8/27		Purchase authorized on 08/26 Cash App*Annie*Add 8774174551 CA S460239435548188 Card 4450		30.00	
8/27		Recurring Payment authorized on 08/26 Doordash*Ihop 6506819470 CA S380239495145915 Card 4450		40.28	
8/27		Purchase authorized on 08/26 Gofndme* Rob S Mem Redwood City CA S460240042518644 Card 4450		125.00	
8/27		Purchase authorized on 08/26 Newark Valero Newark CA P00460240046533952 Card 4450		17.63	
8/27		Purchase authorized on 08/26 Newark Valero Newark CA P00380240046894299 Card 4450		10.97	
8/27		Non-WF ATM Withdrawal authorized on 08/26 7275 Thornton Avenue Newark CA 00580240071839041 ATM ID P324733 Card 4450		23.75	
8/27		Non-Wells Fargo ATM Transaction Fee		2.50	
8/27		Purchase authorized on 08/26 Andoil Newark Newark CA S380240098123689 Card 4450		4.25	
8/27		Purchase authorized on 08/27 Dollar Tr 35233 Newark Newark CA P00000000639039332 Card 4450		32.93	257.94
8/28		Recurring Payment authorized on 08/27 Paypal *Clickbank 402-935-7733 ID S380240518550279 Card 4450		14.97	
8/28		Recurring Payment authorized on 08/27 Doordash*Noahs New 6506819470 CA S460240631549228 Card 4450		26.49	
8/28		Purchase authorized on 08/27 Oo Liquor Mart Fremont CA P00380241109895357 Card 4450		35.19	
8/28		Purchase authorized on 08/27 7-Eleven Union City CA P0000000036157625 Card 4450		38.76	142.53
8/31		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08Qzgcj on 08/29/20	200.00		
8/31		Recurring Payment authorized on 08/27 Postmates E438E Ph 8778877815 CA S460241096738623 Card 4450		30.89	
8/31		Purchase authorized on 08/28 Levelupkfc25999654 855-466-5585 MA S380241764199740 Card 4450		12.05	
8/31		Purchase authorized on 08/28 Cash App*Annie*Add 8774174551 CA S460242114940540 Card 4450		32.00	
8/31		Purchase authorized on 08/28 Doordash*Pizza Guy 6506819470 CA S460242194085109 Card 4450		19.60	
8/31		Purchase authorized on 08/29 Cash App*Annie*Add 8774174551 CA S460242366405159 Card 4450		30.00	
8/31		Purchase authorized on 08/29 Doordash*LA Victor 6506819470 CA S580242632069701 Card 4450		33.51	


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>
8/31		Purchase authorized on 08/29 Doordash*Fortune C 6506819470 CA S380243056592203 Card 4450		34.95	
8/31		Purchase authorized on 08/29 McDonald's F17400 Fremont CA S300243213686399 Card 4450		9.48	
8/31		Purchase authorized on 08/29 7-Eleven Fremont CA P00000000372690790 Card 4450		2.79	
8/31		Purchase authorized on 08/30 Bob Discount Liquor #1 Union City CA P00000000039948914 Card 4450		15.10	122.16
9/1		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08Rgwqzh on 08/31/20	35.00		
9/1		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08Rr43Kf on 09/01/20	65.00		
9/1		Purchase authorized on 08/30 Wienerschnitzel 34 Fremont CA S380243618350589 Card 4450		24.04	
9/1		Purchase authorized on 08/30 Taco Bell 30768 Union City CA S380244060325557 Card 4450		14.36	
9/1		Purchase authorized on 08/31 Paddle.Net* Someka 808-1781535 NY S380244558538802 Card 4450		19.95	
9/1		Purchase authorized on 08/31 Paddle.Net* Someka 808-1781535 NY S300244559413366 Card 4450		19.95	
9/1		Purchase authorized on 08/31 Levelupkfc26126173 855-466-5585 MA S380244706838490 Card 4450		12.05	
9/1		Purchase authorized on 08/31 Newark Valero Newark CA P00580245042843941 Card 4450		16.67	115.14
9/2		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08Rrm6Xq on 09/01/20	55.00		
9/2		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08Rrvyqz on 09/01/20	25.00		
9/2		Purchase authorized on 08/31 Cash App*Annie*Add 8774174551 CA S300245136812393 Card 4450		31.00	
9/2		Purchase authorized on 09/01 Newark Valero Newark CA P00580246044213072 Card 4450		13.79	
9/2		Purchase authorized on 09/01 Safeway #1197 Union City CA P00300246151802295 Card 4450		42.23	
9/2		Purchase authorized on 09/01 Shell Service Station Union City CA P00460246162607077 Card 4450		10.22	
9/2		Purchase authorized on 09/01 Cash App*Annie*Add 8774174551 CA S300246176529266 Card 4450		25.00	
9/2		Purchase authorized on 09/01 Cash App*Annie*Add 8774174551 CA S300246218742602 Card 4450		25.00	47.90
9/3		NSF Return Item Fee for a Transaction Received on 09/02 \$488.67 Comcast Cable 200901 0042253 Annie *Kamal		35.00	
9/3		Money Transfer authorized on 09/03 From Annie Knowles CA S00460247534034398 Card 4450	35.00		
9/3		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08RzpnI9 on 09/03/20	45.00		
9/3		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08S52WlZ on 09/03/20	75.00		
9/3		Purchase authorized on 09/01 Doordash*LA Huaste 6506819470 CA S580245736715089 Card 4450		5.35	
9/3		Purchase authorized on 09/01 Daiso Ba03 El Merc Union City CA S300246071189728 Card 4450		41.28	
9/3		Purchase authorized on 09/03 7-Eleven Union City CA P00000000032377483 Card 4450		34.46	86.81
9/4		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08S5V6Q4 on 09/03/20	885.00		
9/4		Online Transfer From Kamal A Checking xxxxxx0019 Ref #Ib08S65G7P on 09/03/20	100.00		
9/4		Recurring Payment authorized on 09/03 Cleo Ai Httpswww.Meet DE S580247524554996 Card 4450		5.99	
9/4		Purchase authorized on 09/03 Cash App*Annie*Add 8774174551 CA S460247534577933 Card 4450		35.00	


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>
9/4		Purchase authorized on 09/03 Byte Technology San Rafael CA S580248070315827 Card 4450		7.95	
9/4		Purchase with Cash Back \$ 10.00 authorized on 09/03 7-Eleven Fremont CA P00000000787344445 Card 4450		31.23	
9/4		Purchase authorized on 09/03 Shell Service Station Union City CA P00460248146023361 Card 4450		88.68	
9/4		Purchase authorized on 09/03 Niles Liquor Union City CA P00000000837467417 Card 4450		29.10	
9/4		Online Transfer to Kamal A Checking xxxxx0019 Ref #1b08S6554S on 09/03/20		550.00	
9/4		Online Transfer to Kamal A Checking xxxxx0019 Ref #1b08S65B3K on 09/03/20		150.00	173.86
9/8		Money Transfer authorized on 09/04 From Annie Knowles CA S00380249224784157 Card 4450	352.90		
9/8		Money Transfer authorized on 09/05 From Annie Knowles CA S00580250082001454 Card 4450	250.00		
9/8		Purchase authorized on 09/03 Playstation Networ 800-345-7669 CA S300247862216423 Card 4450		19.98	
9/8		Purchase authorized on 09/03 USA*Global Entitie Ripon CA S460248165850026 Card 4450		2.00	
9/8		Purchase authorized on 09/03 USA*Global Entitie Ripon CA S460248166075592 Card 4450		2.00	
9/8		Purchase authorized on 09/03 McDonald's F17400 Fremont CA S300248198779135 Card 4450		7.52	
9/8		Purchase authorized on 09/04 Cash App*Annie*Add 8774174551 CA S300248402235969 Card 4450		50.00	
9/8		Purchase authorized on 09/04 Byte Technology San Rafael CA S580248670259161 Card 4450		5.00	
9/8		Purchase authorized on 09/04 Byte Technology San Rafael CA S380248671353825 Card 4450		0.50	
9/8		Purchase authorized on 09/04 Satomi Sushi. Fremont CA S380248711574008 Card 4450		33.87	
9/8		Purchase authorized on 09/04 Wienerschnitzel 34 Fremont CA S460249060283234 Card 4450		30.67	
9/8		Purchase authorized on 09/04 Skillz * Esports 415-6853449 MA S380249069910796 Card 4450		20.00	
9/8		Recurring Payment authorized on 09/04 Google*Pandora Internet CA S460249225039935 Card 4450		9.99	
9/8		Non-WF ATM Withdrawal authorized on 09/04 3909 Decoto Rd Du Fremont CA 00380249246004426 ATM ID CA000759 Card 4450		203.00	
9/8		Non-Wells Fargo ATM Transaction Fee		2.50	
9/8		Purchase authorized on 09/05 Cash App*Annie*Add 8774174551 CA S300249293118995 Card 4450		40.00	
9/8		Purchase authorized on 09/05 7-Eleven Union City CA P00000000334648293 Card 4450		48.79	
9/8		Purchase authorized on 09/05 Shell Service Station Union City CA P00580249310351008 Card 4450		4.96	
9/8		Purchase authorized on 09/05 Playstationnetwork 800-3457669 CA S300249759753365 Card 4450		4.99	
9/8		Purchase authorized on 09/05 Applebees 76300207 San Jose CA S380250210338616 Card 4450		92.37	
9/8		Purchase authorized on 09/06 7-Eleven Fremont CA P00000000276315617 Card 4450		22.41	
9/8		Purchase authorized on 09/08 7-Eleven Newark CA P00000000970879591 Card 4450		26.79	
9/8		Comcast Cable 200904 6640395 Annie *Kamal		50.00	99.42
9/9		Money Transfer authorized on 09/08 From Annie Knowles CA S00460253048151544 Card 4450	187.00		
9/9		Bank of America Fndtrnsfr 200908 Kamal, Annie Kamal, Annie	1.00		
9/9		Purchase authorized on 09/08 Torrid #5557 Hayward CA P0000000079524668 Card 4450		95.40	


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>
9/9		Purchase authorized on 09/08 Chevron/John R. Edwards Hayward CA P00460253080407607 Card 4450		32.12	
9/9		Purchase authorized on 09/08 Oo Liquor Mart Fremont CA P00460253104152621 Card 4450		41.02	118.88
9/10		Bank of America Fndtrnsfr 200909 Kamal,Annie Kamal,Annie	250.00		
9/10		Bank of America Fndtrnsfr 200909 Kamal,Annie Kamal,Annie	250.00		
9/10		Recurring Payment authorized on 09/07 Google*Numero Internet CA S610254549152990 Card 4450		5.99	
9/10		Purchase authorized on 09/08 Wienerschnitzel 34 Fremont CA S300253114136664 Card 4450		19.87	
9/10		Purchase authorized on 09/08 Cash App*Annie*Add 8774174551 CA S580253205707924 Card 4450		40.00	
9/10		Purchase authorized on 09/08 Google*Appsverse Internet CA S380253216886056 Card 4450		19.99	
9/10		ATM Withdrawal authorized on 09/10 34988 Newark Blvd Newark CA 0005388 ATM ID 0108E Card 4450		80.00	453.03
9/11		Purchase authorized on 09/10 Cash App*Annie*Add 8774174551 CA S580254369354875 Card 4450		35.00	
9/11		Purchase authorized on 09/10 Cash App*Annie*Add 8774174551 CA S380254383493939 Card 4450		31.00	
9/11		Purchase authorized on 09/10 Dollar Tr 4949 Stevens Fremont CA P00000000887697964 Card 4450		49.03	
9/11		Purchase authorized on 09/10 Shell Service Station Union City CA P00300255147601371 Card 4450		11.96	326.04
9/14		Money Transfer authorized on 09/11 From Evolve*Cleo Ai Ltd. AR S00300256061105812 Card 4450	40.00		
9/14		Money Transfer authorized on 09/14 From Annie Knowles CA S00380258563295352 Card 4450	65.00		
9/14		Money Transfer authorized on 09/14 From Annie Knowles CA S00380258729542933 Card 4450	30.00		
9/14		Purchase authorized on 09/10 Google *Pay G.CO/Walleth# CA S460254358418039 Card 4450		300.00	
9/14		Purchase authorized on 09/11 Dollar Tr 1720 Decoto Union City CA P00000000381719101 Card 4450		28.79	
9/14		Purchase authorized on 09/11 7-Eleven Union City CA P00000000037749828 Card 4450		15.17	
9/14		Purchase authorized on 09/11 7-Eleven Fremont CA P00000000289025903 Card 4450		14.06	
9/14		Purchase authorized on 09/11 Dealdash.Com/Charg 855-455-3325 MN S580256248178568 Card 4450		6.00	
9/14		Purchase authorized on 09/14 Shell Service Station Newark CA P00460258570847417 Card 4450		31.88	65.14
Ending balance on 9/14					65.14
Totals			\$11,586.53	\$11,546.66	

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

<i>Date</i>	<i>Description</i>	<i>Amount</i>
9/3	Comcast Cable 200901 0042253 Annie *Kamal Reference # 021000020374672	488.67
9/10	Comcast Retry Pymt 200901 0042253 Annie *Kamal Reference # 021000028187208	488.67



Summary of Overdraft and Returned Item Fees

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$35.00	\$35.00

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

Fee period 08/14/2020 - 09/14/2020	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	-\$15.80 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$549.00 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	139 <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 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 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.

Wells Fargo Opportunity Savings®

Statement period activity summary

Beginning balance on 8/14	-\$4.25
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
Ending balance on 9/14	-\$4.25

Account number: **9394253927**
ANNIE KAMAL
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

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 08/14/2020 - 09/14/2020	Standard monthly service fee \$5.00	You paid \$0.00
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The bank has waived the fee for this fee period. For the next fee period, you need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$300.00	-\$4.25 <input type="checkbox"/>
· A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>

TS/TS

