

# Wells Fargo Everyday Checking

October 31, 2020 ■ Page 1 of 7

WELLS  
FARGO

AZMAL KHAN  
ASTMI D JEE  
1460 81ST AVE  
OAKLAND CA 94621-2340

## 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](http://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](http://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 Everyday Checking account below your transaction detail.

### Statement period activity summary

Beginning balance on 10/1	-\$129.77
Deposits/Additions	6,277.41
Withdrawals/Subtractions	- 6,147.64
<b>Ending balance on 10/31</b>	<b>\$0.00</b>

Account number: **7029653461**

**AZMAL KHAN**  
**ASTMI D JEE**

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>
10/5	9000	Check		368.03	
10/5		Fpb CR Card Retry Pymt 100120 Col159232007 Astmi Jee		300.08	
10/5		Pacific Coast FL Direct Dep 201005 559075380069Owl Khan,Azmal	2,602.93		
10/5		Zelle From Astmi Devi Jee on 10/05 Ref # Jpm447751558	1.00		
10/5		Zelle From Astmi Devi Jee on 10/05 Ref # Jpm447752340	300.00		
10/5		Zelle to Devi Astmi on 10/05 Ref #Rp08Ys3Bcl		0.01	
10/5		Zelle to Devi Astmi on 10/05 Ref #Rp08Ys4Gn7		499.99	
10/5		Online Transfer Ref #Ib08Ysxkbl to Secured Card XXXXXXXXXX8752 on 10/05/20		280.71	
10/5		Online Transfer to Khan A Everyday Checking xxxxxx1840 Ref #Ib08Ysypgs on 10/05/20		377.68	
10/5		Online Transfer to Khan A Everyday Checking xxxxxx1840 Ref #Ib08Ysyqyk on 10/05/20		1.48	
10/5		ATM Withdrawal authorized on 10/05 1172 A St Hayward CA 0007640 ATM ID 0122D Card 1053		440.00	
10/5		Online Transfer to Khan A Everyday Checking xxxxxx1840 Ref #Ib08Ytbf4Y on 10/05/20		301.00	
10/5		ATT Retry Pymt 092520 131789011Epayt Everyday Checking		205.18	0.00
10/13		Zelle From Astmi Devi Jee on 10/11 Ref # Jpm451456620	1.00		
10/13		Zelle From Astmi Devi Jee on 10/11 Ref # Jpm451456934	34.11		
10/13		Online Transfer to Khan A Everyday Checking xxxxxx1840 Ref #Ib08Zwb4Td on 10/11/20		35.11	0.00
10/16		NSF Return Item Fee for a Transaction Received on 10/15 \$148.64 Stc 844-650-5931 Debit 201015 C20101408002 499 Astmi Jee		35.00	-35.00
10/19		Zelle From Kimberly Estrella Ulloa on 10/17 Ref # Jpm454792742 for Always Feeding ME	7.00		-28.00
10/20	9001	Check		368.03	
10/20		Pacific Coast FL Direct Dep 201020 927416878626Owl Khan,Azmal	2,631.94		
10/20		Online Transfer to Khan A Everyday Checking xxxxxx1840 Ref #Ib093F3Gb4 on 10/20/20		352.39	
10/20		Online Transfer to Khan A Everyday Checking xxxxxx1840 Ref #Ib093Fbx3H on 10/20/20		348.55	
10/20		Online Transfer to Khan A Everyday Checking xxxxxx1840 Ref #Ib093Fmxzw on 10/20/20		400.00	
10/20		Online Transfer to Khan A Everyday Checking xxxxxx1840 Ref #Ib093G7Bcx on 10/20/20		131.97	
10/20		< Business to Business ACH Debit - Truebill Truebill P St-Z6A0M0N0J0T9 Truebill Inc		3.00	1,000.00
10/21		Online Transfer to Khan A Everyday Checking xxxxxx1840 Ref #Ib093Kkbw9 on 10/21/20		200.00	
10/21		Online Transfer to Khan A Everyday Checking xxxxxx1840 Ref #Ib093Kw7Fj on 10/21/20		44.30	
10/21		Online Transfer to Khan A Everyday Checking xxxxxx1840 Ref #Ib093Kw9Fc on 10/21/20		100.00	
10/21		Zelle to Devi Astmi on 10/21 Ref #Rp093Mdq87		208.76	
10/21		ATT Payment 102020 350164001Smt2Q Everyday Checking		354.70	
10/21		Dave, Inc Debit 5F8F6179Fba8127473618F9A/ 12463D908E3628E		1.00	
10/21		Dave, Inc Debit 5F9025Bdc708Bed1Beef0605/ Bae82E61Acd90D2		91.24	0.00
10/23		NSF Return Item Fee for a Transaction Received on 10/22 \$153.81 Waste Management Internet 201021 99261632 Khan Azmal		35.00	
10/23		Online Transfer From Khan A Everyday Checking xxxxxx1840 Ref #Ib0942R8Tj on 10/23/20	35.00		0.00
10/26		Zelle From Astmi Devi Jee on 10/26 Ref # Jpm459676942	472.17		
10/26		ATT Payment 102420 351125011Epayw Everyday Checking		205.33	266.84
10/27		Online Transfer to Khan A Everyday Checking xxxxxx1840 Ref #Ib094L9K3Q on 10/27/20		50.00	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/27		Online Transfer to Khan A Everyday Checking xxxxxx1840 Ref #Ib094Mmdcb on 10/27/20		11.76	
10/27		Online Transfer to Khan A Everyday Checking xxxxxx1840 Ref #Ib094Mtqlv on 10/27/20		40.00	
10/27		Albert Savings D EDI Pymnts 28783179 Astmi Jee		10.00	155.08
10/28		Zelle From Astmi Devi Jee on 10/28 Ref # Jpm460939313	96.93		
10/28		Online Transfer to Khan A Everyday Checking xxxxxx1840 Ref #Ib094Rdbh3 on 10/28/20		38.20	
10/28		Waste Management Internet 201027 043000092739872 Khan Azmal		153.81	60.00
10/30		NSF Return Item Fee for a Transaction Received on 10/29 \$148.60 Stc 844-650-5931 Debit 201029 C20102809001 469 Astmi Jee		35.00	
10/30		Zelle From Jee Astmi on 10/30 Ref # Bac5E544B7Ee	95.33		
10/30		Online Transfer to Khan A Everyday Checking xxxxxx1840 Ref #Ib0958Thdd on 10/30/20		120.33	0.00
<b>Ending balance on 10/31</b>					<b>0.00</b>
<b>Totals</b>			<b>\$6,277.41</b>	<b>\$6,147.64</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.

< **Business to Business ACH:** If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.

**Summary of checks written** (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount
9000	10/5	368.03	9001	10/20	368.03

**Items returned unpaid**

Date	Description	Amount
10/1	ATT Retry Pymt 092520 131789011Epayt Everyday Checking Reference # 031100206239039	205.18
10/7	Dave, Inc Debit 5F7B22A22E289Ea83914E2Ac/ D2Ae1C012Bcea88 Reference # 084106760142695	1.00
10/16	Stc 844-650-5931 Debit 201015 C20101408002499 Astmi Jee Reference # 074903712962812	148.64
10/23	Waste Management Internet 201021 99261632 Khan Azmal Reference # 043305139089159	153.81
10/30	Stc 844-650-5931 Debit 201029 C20102809001469 Astmi Jee Reference # 074903712083881	148.60

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$105.00	\$560.00

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.



**Summary of Overdraft Rewind<sup>®</sup> Benefits**

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	2	3
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$70.00	\$105.00

*Year-to-date totals reflect fees waived since the first full statement period of the calendar year. Amounts shown do not include any additional waivers and refunds of Overdraft Protection Advance Fees due to advances from credit cards.*

**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 10/01/2020 - 10/31/2020	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	-\$797.88 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$5,234.87 <input checked="" 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		
The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.		
<small>RC/RC</small>		

**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<sup>®</sup> or Wells Fargo Mobile<sup>®</sup>.

**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

Effective on or after November 30, 2020, (1) Wells Fargo branches will no longer be able to issue Wells Fargo Instant Issue Debit Cards and/or Business Instant Issue Debit Cards in certain circumstances, and (2) Wells Fargo branches in the states of South Carolina and Washington will no longer be able to issue Wells Fargo Instant Issue Debit Cards, Wells Fargo Business Instant Issue Debit Cards, and/or EasyPay Instant Cards. If you need a replacement card, you may request one by signing on to Wells Fargo Online® or calling the number on your statement. Once requested, replacement cards typically arrive in 5 to 7 calendar days. If you previously added your current Wells Fargo Debit Card or EasyPay Card to your Wells Fargo-supported digital wallet, you may continue to make purchases and access Wells Fargo ATMs using your digital wallet while you wait for your replacement card to arrive. For more details on digital wallets, please visit [wellsfargo.com/mobile/payments](https://wellsfargo.com/mobile/payments).

### 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.

**Please note: Your account has an ending balance of zero as of the date of this statement. Accounts with a zero balance will continue to be charged applicable fees (like the monthly service fee) until you request to close your account. An account (except analyzed business accounts) with a zero balance may be closed by us without notification on the fee period ending date.**

- To prevent closure by us without notification, an account with a zero balance must have a qualifying, non-automatic transaction posted within the last two months of the most recent fee period ending date.
- Examples of qualifying transactions are deposits or withdrawals made at a banking location, ATM, or via telephone, mobile deposits, one-time transfers made at a banking location, ATM, online, mobile, or via telephone, one-time purchases or payments made using a card or mobile device, or checks paid from the account.



---

- Automatic or electronic deposits, such as payroll, and automatic or electronic payments, including bill pay, recurring transfers, and any bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions that will prevent closure of an account with a zero balance.

Questions? Please contact your banker or call the phone number appearing on your statement.

We appreciate your business. Thank you for choosing Wells Fargo.

