

Wells Fargo Everyday Checking

October 15, 2020 ■ Page 1 of 8

**WELLS
FARGO**

BENITO B UY III
50A NELSON CT
DALY CITY CA 94015-2820

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	☒	Direct Deposit	☒
Online Bill Pay	☐	Auto Transfer/Payment	☐
Online Statements	☒	Overdraft Protection	☐
Mobile Banking	☒	Debit Card	☐
My Spending Report	☒	Overdraft Service	☐



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 9/16	\$15.79
Deposits/Additions	3,728.12
Withdrawals/Subtractions	- 3,678.87
Ending balance on 10/15	\$65.04

Account number: **8727202841**

BENITO B UY III

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
9/16		Zelle From Mejia Camilo on 09/15 Ref # Bac72Dcb3031	30.00		
9/16		Zelle From Solas Geraldine on 09/16 Ref # Pp08Vdt9G9	20.00		
9/16		Purchase authorized on 09/15 7-Eleven South San Fra CA P00000000230637744 Card 3686		15.00	
9/16		Purchase authorized on 09/15 7-Eleven South San Fra CA P00000000889333136 Card 3686		23.00	
9/16		Purchase authorized on 09/16 7-Eleven South San Fra CA P00000000831834980 Card 3686		0.49	
9/16		Purchase authorized on 09/16 Seafood City Su South San Fra CA P00000000076764171 Card 3686		9.09	18.21
9/17		Purchase authorized on 09/17 7-Eleven South San Fra CA P00000000875203451 Card 3686		16.49	1.72
9/18		Zelle From Solas Geraldine on 09/18 Ref # Pp08Vrmvg4	15.00		
9/18		Zelle From Solas Geraldine on 09/18 Ref # Pp08Vs2Bcz	5.00		
9/18		Zelle From Rimando Jeffrey on 09/18 Ref # Bacf808F7A94	15.00		
9/18		Purchase with Cash Back \$ 10.00 authorized on 09/18 7-Eleven South San Fra CA P00000000679010071 Card 3686		11.64	
9/18		Purchase authorized on 09/18 7-Eleven South San Fra CA P00000000271590567 Card 3686		4.00	
9/18		Purchase with Cash Back \$ 10.00 authorized on 09/18 7-Eleven South San Fra CA P00000000574833610 Card 3686		20.63	0.45
9/21		Zelle From MA Angeline Uy on 09/19 Ref # Msc1Qiv75Cvw Food	15.00		
9/21		Zelle From Solas Geraldine on 09/19 Ref # Pp08Vy2S9Y	10.00		
9/21		Zelle From Solas Geraldine on 09/19 Ref # Pp08Vylnhz	15.00		
9/21		Zelle From Solas Geraldine on 09/21 Ref # Pp08W8Ly78	13.00		
9/21		Purchase authorized on 09/19 7-Eleven South San Fra CA P00000000681130526 Card 3686		14.49	
9/21		Purchase authorized on 09/19 7-Eleven South San Fra CA P00000000473218834 Card 3686		10.00	
9/21		Purchase authorized on 09/19 7-Eleven South San Fra CA P00000000280891446 Card 3686		15.00	
9/21		Purchase authorized on 09/21 7-Eleven South San Fra CA P00000000689525138 Card 3686		12.49	1.47
9/22		Zelle From Solas Geraldine on 09/22 Ref # Pp08Wfbmvf	30.00		
9/22		Recurring Payment authorized on 09/21 Apple.Com/Bill 866-712-7753 CA S380265359723837 Card 3686		0.99	30.48
9/23		Money Transfer authorized on 09/22 From Benito Uy CA S00380267221843314 Card 3686	19.70		
9/23		Purchase authorized on 09/22 Cash App*Benito Uy 8774174551 CA S580267060094850 Card 3686		5.00	
9/23		Purchase authorized on 09/22 7-Eleven South San Fra CA P00000000180837980 Card 3686		23.63	
9/23		Purchase authorized on 09/22 7-Eleven South San Fra CA P00000000832694222 Card 3686		20.00	1.55
9/25		Money Transfer authorized on 09/25 From Benito Uy CA S00300269493903469 Card 3686	19.70		
9/25		Purchase with Cash Back \$ 5.00 authorized on 09/25 7-Eleven South San Fra CA P00000000572603240 Card 3686		15.63	5.62
9/28		Zelle From Mejia Gemma Rosa on 09/26 Ref # Bac99Bffb1C6	20.00		
9/28		Money Transfer authorized on 09/27 From Benito Uy CA S00300271262700666 Card 3686	21.95		
9/28		Zelle From Geraldine B Solas on 09/28 Ref # Jpm443140789	20.00		
9/28		Purchase authorized on 09/25 7-Eleven South San Fra CA P00000000072244312 Card 3686		5.00	
9/28		Purchase authorized on 09/26 Paradigm Products 855-348-0579 CT S460270715265709 Card 3686		20.00	
9/28		Purchase authorized on 09/27 Judiel Bbq Store 833-4940122 CA S380271380659584 Card 3686		20.00	22.57
9/29		Money Transfer authorized on 09/28 From Branch Messenger MN S00300273164152994 Card 3686	0.03		

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/29		Abra (Plutus Fin Credit 5F71CC56565A3D94D6069Edc/	6.09		
9/29		Honeybee Food CO Direct Dep 200929 707081764064S7U Uy III,Benito B	645.29		
9/29		Money Transfer authorized on 09/29 From Possible Finance TX S00300273769184116 Card 3686	50.00		
9/29		Zelle From Solas Geraldine on 09/29 Ref # Pp08Xkk85Y	8.00		
9/29		Purchase authorized on 09/28 Donata Hair Supple 833-2352567 NY S300272862576836 Card 3686		20.00	
9/29		Transfer to Solas Geraldine on 09/29 Ref #Pp08Xfr4Vh xxxxxx2131		520.00	
9/29		Purchase authorized on 09/29 7-Eleven South San Fra CA P00000000272369997 Card 3686		9.19	
9/29		Purchase authorized on 09/29 7-Eleven South San Fra CA P00000000734326336 Card 3686		1.19	
9/29		Purchase authorized on 09/29 7-Eleven South San Fra CA P00000000039507415 Card 3686		15.00	
9/29		Transfer to Solas Geraldine on 09/29 Ref #Pp08Xkb4Hw xxxxxx2131		50.00	
9/29		Transfer to Solas Geraldine on 09/29 Ref #Pp08Xkjk5R xxxxxx2131		20.00	96.60
9/30		Money Transfer authorized on 09/29 From Branch Messenger MN S00460274088277867 Card 3686	22.01		
9/30		Money Transfer authorized on 09/29 From Branch Messenger MN S00300274097853846 Card 3686	0.01		
9/30		Zelle From Geraldine B Solas on 09/29 Ref # Jpm443797743	12.00		
9/30		Zelle From Solas Geraldine on 09/29 Ref # Pp08Xkw4CR	5.00		
9/30		Money Transfer authorized on 09/30 From Moneylion, Inc. Moneylion, Inc NY P00000000579808731 Card 3686	50.00		
9/30		Purchase authorized on 09/29 Glorymar Mens Ties 866-5386613 TN S460273324498456 Card 3686		20.00	
9/30		Purchase authorized on 09/29 Remitly* B3B6 WWW.Remitly.C WA S300273367184799 Card 3686		53.99	
9/30		Purchase authorized on 09/29 Jedwin Women Snowb 844-9250818 CA S300273372874295 Card 3686		20.00	
9/30		Zelle to Gemma on 09/30 Ref #Rp08Xs4Dyb		20.00	71.63
10/1		Card Provisional Credit 21001205136	20.00		
10/1		Money Transfer authorized on 09/30 From Moneylion, Inc. Moneylion, Inc NY P00000000575296520 Card 3686	35.00		
10/1		Money Transfer authorized on 10/01 From Floatme Corp TX S00580275367141362 Card 3686	20.00		
10/1		Purchase authorized on 09/29 Judiel Bar Ware 833-4940122 CA S380274109307334 Card 3686		20.00	
10/1		Purchase authorized on 09/30 Donata Beard Care 833-2352567 NY S300274377346416 Card 3686		20.00	
10/1		Purchase authorized on 09/30 7-Eleven South San Fra CA P00000000873831961 Card 3686		13.49	
10/1		Stride Bank P2P 201001 Benito Uy Wells Fargo		10.00	83.14
10/2		Vbs Betterday 8662580165 201001 Bet2895316CD Benito Uy III	325.00		
10/2		Purchase authorized on 09/29 Donata Fishing 833-235-2567 NY S580274197029527 Card 3686		20.00	
10/2		Purchase authorized on 10/01 Floatme 956-4510365 TX S300275367545286 Card 3686		24.00	
10/2		Transfer to Solas Geraldine on 10/01 Ref #Pp08Y4Hmh7 xxxxxx2131		15.00	
10/2		ATM Withdrawal authorized on 10/02 135 Serramonte Ctr Daly City CA 0007731 ATM ID 0081A Card 8422		220.00	
10/2		Purchase authorized on 10/02 7-Eleven South San Fra CA P00000000282607729 Card 8422		3.89	125.25
10/5		Purchase authorized on 09/30 Jedwin Outdoor 844-925-0818 CA S380275082670486 Card 3686		20.00	
10/5		Purchase authorized on 10/02 Uber Trip Help.Uber.Com CA S580276605542183 Card 8422		8.05	

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>
10/5		Zelle to Alberto on 10/03 Ref #Rp08Yf98Yt		20.00	
10/5		Zelle to Alberto on 10/03 Ref #Rp08Yjlg46		77.00	0.20
10/6		Zelle From Solas Geraldine on 10/06 Ref # Pp08Z2Ckkz	20.00		20.20
10/7		Card Provisional Credit 21001205136	24.00		
10/7		Zelle From Solas Geraldine on 10/07 Ref # Pp08Z76Whz	400.00		
10/7		Purchase authorized on 10/07 7-Eleven South San Fra CA P00000000579569929 Card 1245		13.90	430.30
10/8		Zelle From Solas Geraldine on 10/08 Ref # Pp08Zct8GL	40.00		
10/8		Zelle to Modena Khareen on 10/08 Ref #Pp08Zcm2Q3		5.00	
10/8		Purchase authorized on 10/08 Kp Valero South San Fr CA P00460282834712628 Card 1245		11.40	
10/8		Transfer to Solas Geraldine on 10/08 Ref #Pp08Zcwks xxxxxx2131		60.00	
10/8		Vbs Betterday 8662580165 201007 Bet2906266Pd Benito Uy III		366.67	27.23
10/9		Purchase authorized on 10/06 Gratton Aroma 844-6740394 TN S300281008651123 Card 1245		20.00	7.23
10/13		Money Transfer authorized on 10/09 From Dave Inc CA S00460284099064987 Card 1245	25.00		
10/13		Honeybee Food CO Direct Dep 201013 529078700807S7U Uy III,Benito B	766.34		
10/13		Money Transfer authorized on 10/10 From Benito Uy CA S00460284454003874 Card 1245	23.52		
10/13		Money Transfer authorized on 10/10 From Benito Uy CA S00380284455276811 Card 1245	21.67		
10/13		Money Transfer authorized on 10/10 From Branch Messenger MN S00460284827394858 Card 1245	0.03		
10/13		Zelle From Solas Geraldine on 10/10 Ref # Pp08Zs3Wwd	10.00		
10/13		Money Transfer authorized on 10/11 From Brigit NY S00380285387707899 Card 1245	0.01		
10/13		Money Transfer authorized on 10/11 From Brigit NY S00460285388063384 Card 1245	40.00		
10/13		Money Transfer authorized on 10/12 From Albert Instant CA S00460286363922444 Card 1245	25.00		
10/13		Vbs Betterday 8662580165 201011 Bet2923634CD Benito Uy III	575.00		
10/13		Money Transfer authorized on 10/13 From Brigit NY S00380287528447423 Card 1245	20.00		
10/13		Vola Vola Imjrexm59	15.00		
10/13		Zelle From Solas Geraldine on 10/13 Ref # Pp0925Hnb5	70.00		
10/13		Purchase authorized on 10/09 Jedwin Women Skiin 844-9250818 CA S300284109265127 Card 1245		25.00	
10/13		Purchase authorized on 10/10 7-Eleven South San Fra CA P00000000489515776 Card 1245		14.67	
10/13		Purchase authorized on 10/10 Remitly* E263 WWW.Remitly.C WA S300284414249575 Card 1245		706.99	
10/13		Purchase authorized on 10/10 Cash App*Benito Uy 8774174551 CA S380284440324924 Card 1245		25.00	
10/13		Purchase authorized on 10/10 Cash App*Benito Uy 8774174551 CA S380284455139319 Card 1245		22.00	
10/13		Purchase authorized on 10/10 Cash App*Benito Uy 415-375-3176 CA S460284457236480 Card 1245		22.00	
10/13		Transfer to Solas Geraldine on 10/10 Ref #Pp08Zrsczb xxxxxx2131		15.00	
10/13		Purchase authorized on 10/10 Tiarrani Womens We 844-9250818 MT S460285128198504 Card 1245		20.99	
10/13		Purchase authorized on 10/11 Jebbus Golfwomen 855-9211359 NJ S580285391129699 Card 1245		40.00	
10/13		Transfer to Solas Geraldine on 10/13 Ref #Pp09239Ngl xxxxxx2131		350.00	
10/13		Purchase authorized on 10/13 Brigit New York CA S00580287419874315 Card 1245		40.00	
10/13		Purchase authorized on 10/13 7-Eleven South San Fra CA P00000000677533562 Card 1245		14.67	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/13		Purchase authorized on 10/13 7-Eleven South San Fra CA P00000000836388816 Card 1245		9.47	
10/13		Floatme Db Online Pmt 101220 2010111857227J7 Benito Uy		24.00	269.01
10/14		Zelle From Solas Geraldine on 10/13 Ref # Pp09272Szf	20.00		
10/14		Money Transfer authorized on 10/13 From Brigit NY S00380288228975642 Card 1245	50.00		
10/14		Purchase authorized on 10/12 Teanika Men Bags 877-6600124 MT S580286365060022 Card 1245		23.00	
10/14		Purchase authorized on 10/13 Moneylion Instacas 888-659-8244 NY S300287419199213 Card 1245		101.97	
10/14		Purchase authorized on 10/13 Flw*Barter.ME_NA Lagos Nga S620288551143813 Card 1245		21.00	
10/14		Purchase authorized on 10/13 Albert Instant 844-8919309 CA S460287433637327 Card 1245		29.99	
10/14		Purchase authorized on 10/13 Flw*Barter.ME_SA Lagos Nga S620288551151720 Card 1245		21.00	
10/14		Purchase authorized on 10/13 Brigit New York CA S00300288047926817 Card 1245		20.00	
10/14		Purchase authorized on 10/13 7-Eleven South San Fra CA P00000000274291326 Card 1245		17.63	
10/14		Vola Vola IA4Bz4O7W Benito Uy		2.99	
10/14		Possible Finance Payment 69940Bc3Ba98498 Syren Uy		14.70	
10/14		Digit.CO Rainy Day 4Dgvgg6Xgppwaasu Benito Uy		2.77	83.96
10/15		Zelle From Solas Geraldine on 10/15 Ref # Pp092K5Ylw	12.00		
10/15		RTP From Hello Digit, Inc. on 10/15 Ref#20201015021000021P1Brjpm00550035770 Digit Instant Transfer	2.77		
10/15		Zelle From Solas Geraldine on 10/15 Ref # Pp092M2N3H	100.00		
10/15		Purchase authorized on 10/13 Uber Trip Help.Uber.Com CA S380287775105481 Card 1245		9.37	
10/15		Purchase authorized on 10/13 Flw*Crnchstrt_E Lagos Nga S620289550837652 Card 1245		21.00	
10/15		Purchase authorized on 10/13 Flw*Barter.ME_Ea Lagos Nga S620289550839856 Card 1245		20.00	
10/15		Purchase authorized on 10/13 Glorymar Mens Prod 866-5386613 TN S460288232166405 Card 1245		25.00	
10/15		Purchase authorized on 10/15 7-Eleven South San Fra CA P00000000686428452 Card 1245		10.49	
10/15		MI Plus Membrshp Moneylion 201014 MI12955908 Uy Benito		9.20	
10/15		MI Plus Loan Moneylion 201014 DD610177445 Uy Benito		38.63	65.04
Ending balance on 10/15					65.04
Totals			\$3,728.12	\$3,678.87	

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 09/16/2020 - 10/15/2020	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	\$0.45 ☐
• Total amount of qualifying direct deposits	\$500.00	\$2,332.72 ☒
• Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	61 ☒
• Age of primary account owner	17 - 24	☒

Monthly service fee summary (continued)
How to avoid the monthly service fee

Minimum required

This fee period

- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

RC/RC

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

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.

Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$ _____

C Add **A** and **B** to calculate the subtotal. = \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
Total	\$ _____

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ _____

General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.