

Wells Fargo Opportunity CheckingSM

September 24, 2020 ■ Page 1 of 7



BREAJANAI M GATLIN
207 N GLENWOOD AVE APT B
RIALTO CA 92376-5531

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 type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input 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 8/26	\$19.31
Deposits/Additions	2,045.67
Withdrawals/Subtractions	- 1,739.75
Ending balance on 9/24	\$325.23

Account number: **6869486834**

BREAJANAI M GATLIN

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>
8/28		Purchase authorized on 08/26 McDonald's F4756 Redlands CA S380239831962533 Card 6839		14.52	4.79
8/31		Zelle From Dareon Walker on 08/29 Ref # Nav0Fmai447P	10.00		
8/31		Money Transfer authorized on 08/30 From Brea CA S00580243813329516 Card 6839	9.75		
8/31		Money Transfer authorized on 08/30 From Brea CA S00380243814576701 Card 6839	4.75		
8/31		Money Transfer authorized on 08/30 From Brea CA S00300244177089410 Card 6839	83.36		
8/31		Online Transfer From Gatlin B Savings xxxxxx1135 Ref #1b08Qz8Hlx on 08/28/20	10.00		
8/31		Purchase authorized on 08/28 Staterbro 571 E Foothi Rialto CA P0000000733735306 Card 6839		14.52	
8/31		Purchase authorized on 08/29 Party N Gifts Rialto CA P00300243042370033 Card 6839		7.03	
8/31		Purchase authorized on 08/30 5Guys 4014 Qsr Rcho Sta Marg CA S460243814849093 Card 6839		14.08	
8/31		Purchase authorized on 08/31 Wal-Mart Super Center Rialto CA P0000000087168936 Card 6839		29.64	57.38
9/2		ATM Cash Deposit on 09/02 190 W Foothill Blvd Rialto CA 0003933 ATM ID 0865B Card 6839	180.00		
9/2		ATM Cash Deposit on 09/02 190 W Foothill Blvd Rialto CA 0009946 ATM ID 0865A Card 6839	200.00		
9/2		Purchase authorized on 08/31 Jack IN The Box 53 Rialto CA S300244589509852 Card 6839		4.62	
9/2		Purchase authorized on 09/01 Tst* Waba Grill - Apple Valley CA S300245697984523 Card 6839		11.95	
9/2		Purchase authorized on 09/01 Cash App*Brea*Add 8774174551 CA S580246164999033 Card 6839		2.00	418.81
9/3		Purchase authorized on 09/02 Cash App*Albert 8774174551 CA S460247024157607 Card 6839		200.00	
9/3		Purchase authorized on 09/02 Ti Gi Beauty Inc Rialto CA P00460247044993735 Card 6839		19.29	
9/3		Purchase authorized on 09/02 Beauty Depot Rialto CA S580247051038444 Card 6839		56.16	
9/3		Zelle to Carina on 09/03 Ref #Rp08S5Fgfd Cake		90.00	53.36
9/4		Money Transfer authorized on 09/03 From Brea CA S00460248043876806 Card 6839	89.16		
9/4		Purchase authorized on 09/03 Cash App*Tiana 8774174551 CA S380247712941101 Card 6839		60.00	82.52
9/8		Zelle From Okwata Ojavru on 09/04 Ref # Bac5Fda8B50F	90.00		
9/8		Money Transfer authorized on 09/08 From Brea CA S00460252816392743 Card 6839	29.60		
9/8		Purchase authorized on 09/03 Jack IN The Box 33 Fontana CA S300247560128339 Card 6839		11.39	
9/8		Purchase authorized on 09/04 McDonald's F35661 Rialto CA S460248546346351 Card 6839		9.46	
9/8		Purchase authorized on 09/04 Food4Less 1410 W.Footh Rialto CA P00000000572132038 Card 6839		16.37	
9/8		Purchase authorized on 09/05 McDonald's F32224 San Bernardin CA S580249599463551 Card 6839		7.98	
9/8		Purchase authorized on 09/05 Party City 993 1295 W. Rialto CA P00000000583327638 Card 6839		26.89	


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>
9/8		Purchase authorized on 09/05 Sq *H&S Beauty Sup Los Angeles CA S380249817636897 Card 6839		27.83	
9/8		Purchase authorized on 09/05 Dollar Tr 3710 S LA Br Los Angeles CA P00000000272615339 Card 6839		17.52	
9/8		Purchase authorized on 09/05 99 Cents Only Stor Los Angeles CA S380250046608327 Card 6839		39.16	
9/8		Purchase authorized on 09/06 Cash App*Brea*Add 8774174551 CA S460251160198263 Card 6839		1.00	44.52
9/9		Money Transfer authorized on 09/08 From Brea CA S00380253125343229 Card 6839	49.25		
9/9		Purchase authorized on 09/07 Denny's #7306 Onli 999-999-9999 CA S580251593960517 Card 6839		11.75	
9/9		Purchase authorized on 09/08 Wetzel's Ontario 2 Ontario CA S300253006938983 Card 6839		20.64	61.38
9/10		Money Transfer authorized on 09/10 From Brea CA S00580254855826904 Card 6839	98.70		
9/10		ATM Cash Deposit on 09/10 190 W Foothill Blvd Rialto CA 0001605 ATM ID 9976F Card 6839	320.00		
9/10		ATM Cash Deposit on 09/10 190 W Foothill Blvd Rialto CA 0001606 ATM ID 9976F Card 6839	325.00		
9/10		ATM Cash Deposit on 09/10 190 W Foothill Blvd Rialto CA 0001607 ATM ID 9976F Card 6839	24.00		
9/10		Purchase authorized on 09/09 Surfer Joes Pizza Redlands CA S300253804624272 Card 6839		11.50	
9/10		Purchase authorized on 09/09 Sq *Ritual Brewing Redlands CA S380253805282011 Card 6839		8.00	
9/10		Purchase authorized on 09/10 Wal-Mart Wal-Mart Sup Rialto CA P00000000782750678 Card 6839		5.96	803.62
9/11		Purchase authorized on 09/09 6016 El Pollo Loco Rialto CA S380254064312940 Card 6839		26.71	
9/11		Purchase authorized on 09/10 Fast 5 Pizza Rialto CA S300255003147869 Card 6839		27.97	
9/11		Purchase authorized on 09/10 The Home Depot #6683 Rialto CA P00300255050700078 Card 6839		19.35	729.59
9/14		Money Transfer authorized on 09/11 From Brea CA S00380256038904235 Card 6839	1.78		
9/14		Money Transfer authorized on 09/13 From Brea CA S00460257797411841 Card 6839	104.47		
9/14		Purchase authorized on 09/10 Burger King #12537 Rialto CA S460254569764369 Card 6839		7.82	
9/14		Purchase authorized on 09/10 Spectrum 855-707-7328 CA S460254863355886 Card 6839		173.22	
9/14		Purchase authorized on 09/10 Kindercare 888-525-2780 OR S300255006384808 Card 6839		36.14	
9/14		Purchase authorized on 09/11 McDonald's F35661 Rialto CA S300255649671635 Card 6839		17.09	
9/14		Purchase authorized on 09/11 McDonald's F35661 Rialto CA S300255650073080 Card 6839		2.69	
9/14		Purchase authorized on 09/11 Cash App*Brea*Add 8774174551 CA S300255841236666 Card 6839		11.00	
9/14		Purchase authorized on 09/11 Cash App*Brea*Add 8774174551 CA S300256033628370 Card 6839		20.00	
9/14		Purchase authorized on 09/12 Cash App*Brea*Add 8774174551 CA S460256513838267 Card 6839		7.00	
9/14		Purchase authorized on 09/12 Denny's #7306 Onli 999-999-9999 CA S300256527405830 Card 6839		23.10	
9/14		Purchase authorized on 09/12 Food4Less 1304 W. Foot Rialto CA P00000000571164390 Card 6839		30.00	
9/14		Purchase authorized on 09/12 Dollartre 1205 W Footh Rialto CA P0000000037915623 Card 6839		10.78	
9/14		Purchase authorized on 09/12 Cash App*Brea*Add 8774174551 CA S300257223266340 Card 6839		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>
9/14		Purchase authorized on 09/13 Cash App*Albert 8774174551 CA S300258002319536 Card 6839		70.00	
9/14		Purchase authorized on 09/14 Autozone 3780 14289 US H Victorville CA P00580258682942141 Card 6839		23.69	
9/14		Purchase authorized on 09/14 Dollar Tr 14325 US Hig Victorville CA P00000000387251259 Card 6839		8.62	392.69
9/15		Purchase authorized on 09/13 Beauty Depot Rialto CA S380257837097725 Card 6839		40.42	
9/15		Purchase authorized on 09/13 Jack IN The Box 53 Rialto CA S380258160427228 Card 6839		8.71	
9/15		Purchase authorized on 09/14 Subway 60150 Victorville CA S460258701902605 Card 6839		12.33	331.23
9/16		Purchase with Cash Back \$ 60.00 authorized on 09/16 Wal-Mart #3131 Rialto CA P00000000077582357 Card 6839		100.33	230.90
9/17		Purchase authorized on 09/15 Carls Jr 1100248 Fontana CA S380259580212735 Card 6839		7.52	
9/17		Purchase authorized on 09/15 Taco Bell #022452 Rialto CA S300260178752202 Card 6839		3.01	
9/17		Purchase authorized on 09/16 Master's Donuts Rialto CA S580260683362211 Card 6839		10.70	
9/17		Purchase authorized on 09/16 Food4Less 1410 W.Footh Rialto CA P00000000284139986 Card 6839		5.38	
9/17		Purchase authorized on 09/17 Office Depot 00 675 E. Ho San Bernardin CA P00580261606106858 Card 6839		2.30	
9/17		Purchase authorized on 09/17 Boost Mobile Rialto CA P00460261652020768 Card 6839		25.00	
9/17		Online Transfer to Gatlin B Savings xxxxxx1135 Ref #lb08Vklhm8 on 09/17/20		25.00	151.99
9/18		Purchase authorized on 09/16 Blackfish Capital Orange CA S460260494467583 Card 6839		121.00	
9/18		Purchase authorized on 09/17 Cash App*Brea*Add 8774174551 CA S580261389821504 Card 6839		2.50	
9/18		Purchase authorized on 09/17 Cash App*Brea*Add 8774174551 CA S580262127607391 Card 6839		1.50	26.99
9/21		ATM Cash Deposit on 09/19 190 W Foothill Blvd Rialto CA 0006457 ATM ID 0865A Card 6839	120.00		
9/21		Online Transfer From Gatlin B Savings xxxxxx1135 Ref #lb08Vzsqpn on 09/20/20	25.00		
9/21		Recurring Payment authorized on 09/18 Roku for Espn 816-2728107 DE S300262413680996 Card 6839		5.99	
9/21		Purchase authorized on 09/18 Arco #42032 Ampm Fontana CA P00000000275620338 Card 6839		10.05	
9/21		Purchase authorized on 09/19 Spruce Liquor Rialto CA S300264056209439 Card 6839		33.84	
9/21		Purchase authorized on 09/21 Food4Less 1410 W.Footh Rialto CA P00000000834200553 Card 6839		14.00	108.11
9/22		Purchase authorized on 09/20 Rally's #4304 Rialto CA S300264730167721 Card 6839		10.23	
9/22		Purchase authorized on 09/21 7-Eleven Rialto CA P00000000171804767 Card 6839		12.59	85.29
9/23		ATM Cash Deposit on 09/23 190 W Foothill Blvd Rialto CA 0005117 ATM ID 0865B Card 6839	260.00		
9/23		Purchase authorized on 09/21 McDonald's F5920 San Bernardin CA S460265586784539 Card 6839		11.62	333.67

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/24		Money Transfer authorized on 09/24 From Brea CA S00460268664785998 Card 6839	10.85		
9/24		Purchase authorized on 09/24 Ti Gi Beauty Inc Rialto CA P00300268801768928 Card 6839		19.29	325.23
Ending balance on 9/24					325.23
Totals			\$2,045.67	\$1,739.75	

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 08/26/2020 - 09/24/2020 Standard monthly service fee \$10.00 You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. This is the final period with the fee waived. 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

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

	Minimum required	This fee period
· Minimum daily balance	\$1,500.00	\$4.79 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	65 <input checked="" type="checkbox"/>

JL/JL

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.

