

Wells Fargo Everyday Checking

September 24, 2020 ■ Page 1 of 8



BRIAN A TARANGO
4551 MACHER WAY APT C
LAS VEGAS NV 89121-7662

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. (825)
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 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 8/26	\$0.00
Deposits/Additions	4,220.76
Withdrawals/Subtractions	- 3,893.90
Ending balance on 9/24	\$326.86

Account number: **2360106559**

BRIAN A TARANGO

Nevada account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 321270742

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>
8/26		IRS Treas 310 Tax Ref 082620 xxxxxxxxx00989 Tarango, Brian A	70.00		
8/26		Non-WF ATM Withdrawal authorized on 08/26 4180 East Sahara Av Las Vegas NV 00380239517262607 ATM ID 7E002575 Card 0621		23.50	
8/26		Non-Wells Fargo ATM Transaction Fee		2.50	44.00
8/27		33497D 7-Eleven Direct Dep 200827 932216095364Jcg Tarango,Brian A	320.72		
8/27		Purchase with Cash Back \$ 10.00 authorized on 08/26 7-Eleven Las Vegas NV P0000000580357283 Card 0621		17.87	
8/27		Purchase with Cash Back \$ 10.00 authorized on 08/27 7-Eleven Las Vegas NV P0000000137171537 Card 0621		10.79	
8/27		ATM Withdrawal authorized on 08/27 2875 S Nellis Blvd Ste 10 Las Vegas NV 0003934 ATM ID 2369D Card 0621		100.00	236.06
8/28		Non-WF ATM Balance Inquiry Fee 08/28 3555 S Las V Las Vegas NV ATM ID Cpsu1163 Card 0621		2.00	
8/28		Purchase authorized on 08/27 Albertsons #402 Las Vegas NV P0000000073586664 Card 0621		5.41	
8/28		Purchase authorized on 08/27 7-Eleven Las Vegas NV P0000000980919225 Card 0621		15.20	
8/28		Purchase authorized on 08/28 Rey Las Vegas 2020 Las Vegas NV P00000000782761201 Card 0621		70.41	
8/28		Non-WF ATM Withdrawal authorized on 08/28 3555 S Las Vegas B Las Vegas NV 00380241342352705 ATM ID Cpsu1163 Card 0621		69.99	
8/28		Non-Wells Fargo ATM Transaction Fee		2.50	70.55
8/31		Purchase authorized on 08/28 Promenade Wine & S Las Vegas NV S380241270536870 Card 0621		17.35	
8/31		Purchase authorized on 08/28 Lyft *Ride Fri 3 Lyft.Com CA S580241394227637 Card 0621		11.64	
8/31		Purchase authorized on 08/28 7-Eleven Las Vegas NV P00000000234895627 Card 0621		9.01	
8/31		Purchase authorized on 08/29 Xo Liquor Las Vegas NV P00000000237843970 Card 0621		14.08	18.47
9/1		Purchase authorized on 08/31 Uber Trip Help.Uber.Com CA S300244418980577 Card 0621		13.95	4.52
9/2		IRS Treas 310 Tax Ref 090220 xxxxxxxxx00989 Tarango, Brian A	1,200.00		
9/2		Purchase authorized on 09/02 7-Eleven Las Vegas NV P00000000671505125 Card 0621		27.23	
9/2		ATM Withdrawal authorized on 09/02 E. Desert Inn Rd. Las Vegas NV 0009160 ATM ID 4494P Card 0621		300.00	
9/2		Purchase authorized on 09/02 Denny's #2110 Las Vegas NV P00000000272085039 Card 0621		30.72	846.57
9/3		24799B Direct Dep 200903 79807656315117F Tarango,Brian A	451.84		
9/3		Purchase authorized on 09/02 Uber Trip Help.Uber.Com CA S300246781039376 Card 0621		12.73	
9/3		Non-WF ATM Withdrawal authorized on 09/03 3790 Las Vegas Blvd So Las Vegas NV 00580247291718865 ATM ID Nvnykx06 Card 0621		207.99	
9/3		Non-Wells Fargo ATM Transaction Fee		2.50	
9/3		Albert Genius EDI Pymnts Payment_4237637 Brian Tarango		88.00	987.19
9/4		Purchase authorized on 09/02 Uber Trip Help.Uber.Com CA S300247235862645 Card 0621		11.31	
9/4		Purchase authorized on 09/03 Uber Trip Help.Uber.Com CA S460247480497311 Card 0621		19.33	
9/4		Purchase authorized on 09/03 Uber Trip Help.Uber.Com CA S460247782442418 Card 0621		12.70	
9/4		Purchase authorized on 09/04 Wal-Mart Store Las Vegas NV P0000000071626034 Card 0621		15.30	928.55
9/8		Non-WF ATM Balance Inquiry Fee 09/05 3790 Las Veg Las Vegas NV ATM ID Nvnykx07 Card 0621		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>
9/8		Non-WF ATM Balance Inquiry Fee 09/05 3790 Las Vegas NV ATM ID Nvnykx11 Card 0621		2.00	
9/8		Money Transfer authorized on 09/05 From Brian Tarango CA S00460249288786989 Card 0621	0.75		
9/8		Money Transfer authorized on 09/05 From Brian Tarango CA S00460249295661453 Card 0621	197.00		
9/8		Money Transfer authorized on 09/05 From Brian Tarango CA S00460249799559254 Card 0621	98.50		
9/8		Purchase authorized on 09/03 Straighttalk*Airti 877-430-2355 FL S580247653940207 Card 0621		45.45	
9/8		Purchase authorized on 09/03 Uber Trip Help.Uber.Com CA S380248240883903 Card 0621		11.37	
9/8		Purchase authorized on 09/04 IN N Out Burger 08 Las Vegas NV S460248764173062 Card 0621		37.50	
9/8		Purchase authorized on 09/04 Uber Trip Help.Uber.Com CA S380249223184515 Card 0621		15.26	
9/8		Non-WF ATM Withdrawal authorized on 09/05 3790 Las Vegas Blvd So Las Vegas NV 00580249295138850 ATM ID Nvnykx11 Card 0621		207.99	
9/8		Non-Wells Fargo ATM Transaction Fee		2.50	
9/8		Non-WF ATM Withdrawal authorized on 09/05 3790 Las Vegas Blvd So Las Vegas NV 00580249320863872 ATM ID Nvnykx07 Card 0621		87.99	
9/8		Non-Wells Fargo ATM Transaction Fee		2.50	
9/8		Purchase authorized on 09/05 Uber Trip Help.Uber.Com CA S460249808087883 Card 0621		11.65	
9/8		Purchase authorized on 09/05 Uber Trip Help.Uber.Com CA S460250221600438 Card 0621		14.64	
9/8		Purchase authorized on 09/06 Uber Trip Help.Uber.Com CA S380250513227954 Card 0621		13.83	
9/8		Purchase authorized on 09/07 Uber Trip Help.Uber.Com CA S300251481710320 Card 0621		14.54	
9/8		Purchase authorized on 09/08 7-Eleven Las Vegas NV P0000000236211834 Card 0621		9.16	746.42
9/9		Purchase authorized on 09/07 Uber Trip Help.Uber.Com CA S460251656064191 Card 0621		12.30	
9/9		Purchase authorized on 09/07 McDonald's F975 Las Vegas NV S300252094538944 Card 0621		5.30	
9/9		Purchase authorized on 09/08 Cash App*Brian Tarango 8774174551 CA S380253004758359 Card 0621		25.00	
9/9		Purchase authorized on 09/08 Cash App*Aliii 8774174551 CA S380253010111176 Card 0621		10.00	
9/9		Purchase authorized on 09/08 Cash App*Aliii 8774174551 CA S300253021465122 Card 0621		26.00	
9/9		Purchase authorized on 09/08 Cash App*Aliii 8774174551 CA S580253045195920 Card 0621		10.00	
9/9		Purchase authorized on 09/08 Cash App*Aliii 8774174551 CA S580253058603643 Card 0621		10.00	
9/9		Purchase with Cash Back \$ 10.00 authorized on 09/09 7-Eleven Las Vegas NV P0000000334767696 Card 0621		10.49	
9/9		Purchase with Cash Back \$ 10.00 authorized on 09/09 7-Eleven Las Vegas NV P0000000236482877 Card 0621		10.49	626.84
9/10		20379E Direct Dep 200910 425042173604Jcm Tarango,Brian A	375.89		
9/10		Purchase authorized on 09/08 Uber Trip Help.Uber.Com CA S460253135114001 Card 0621		21.54	
9/10		Purchase authorized on 09/08 Uber Trip Help.Uber.Com CA S460253163513740 Card 0621		20.52	
9/10		Purchase authorized on 09/09 Cash App*Aliii 8774174551 CA S460253721105688 Card 0621		14.00	
9/10		Purchase authorized on 09/09 Cash App*Aliii 8774174551 CA S380253738117686 Card 0621		12.00	

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>
9/10		Purchase authorized on 09/09 Cash App*Aliii 8774174551 CA S380253739640371 Card 0621		8.00	
9/10		Purchase authorized on 09/09 Cash App*Aliii 8774174551 CA S300253804530591 Card 0621		10.00	
9/10		Purchase authorized on 09/09 Cash App*Aliii 8774174551 CA S460253822018260 Card 0621		10.00	
9/10		Purchase authorized on 09/09 Jones Smoke Shop Las Vegas NV P0000000530813931 Card 0621		12.65	
9/10		Purchase authorized on 09/09 Apollo Market Las Vegas NV P00460254100940105 Card 0621		40.84	
9/10		Purchase authorized on 09/10 7-Eleven Las Vegas NV P0000000870323250 Card 0621		2.70	850.48
9/11		Purchase authorized on 09/09 Raising Cane's 429 Las Vegas NV S300254169717588 Card 0621		24.48	
9/11		Purchase authorized on 09/09 Uber Technologies 8005928996 CA S380254190445622 Card 0621		5.35	
9/11		Purchase authorized on 09/10 Petsmart # 0150 Las Vegas NV S300254615817555 Card 0621		0.03	
9/11		Purchase authorized on 09/10 Uber Technologies 8005928996 CA S580254760035003 Card 0621		11.75	
9/11		Purchase with Cash Back \$ 10.00 authorized on 09/11 7-Eleven Las Vegas NV P0000000533851957 Card 0621		22.45	
9/11		Non-WF ATM Withdrawal authorized on 09/11 3050 E Desert Inn Rd Las Vegas NV 00300255566236532 ATM ID NH093728 Card 0621		203.50	
9/11		Non-Wells Fargo ATM Transaction Fee		2.50	
9/11		Purchase authorized on 09/11 7-Eleven North Las Veg NV P00000000886251197 Card 0621		7.80	572.62
9/14		Purchase authorized on 09/10 Del Taco 0380 Las Vegas NV S380254626760809 Card 0621		17.07	
9/14		Purchase authorized on 09/11 Uber Technologies 8005928996 CA S380255259626815 Card 0621		9.87	
9/14		Purchase authorized on 09/11 7-Eleven Las Vegas NV P0000000635818987 Card 0621		9.16	
9/14		Purchase authorized on 09/11 Sq *Kona Ice Las V Las Vegas NV S460256073729743 Card 0621		11.92	
9/14		Purchase authorized on 09/13 Uber Technologies 8005928996 CA S380257507792586 Card 0621		11.01	513.59
9/15		Purchase authorized on 09/14 Baskin #361871 Q35 Las Vegas NV S460258700613795 Card 0621		11.99	
9/15		Purchase authorized on 09/14 Popeyes 11302 Las Vegas NV S300258841850969 Card 0621		13.00	
9/15		Purchase authorized on 09/14 7-Eleven Las Vegas NV P00000000175685674 Card 0621		13.45	475.15
9/16		Purchase authorized on 09/15 Uber Technologies 8005928996 CA S300259474750795 Card 0621		10.03	
9/16		ATM Withdrawal authorized on 09/16 Nellis & Vegas Valley Las Vegas NV 0000307 ATM ID 9911V Card 0621		260.00	205.12
9/17		20379E Direct Dep 200917 422554824100Jcm Tarango,Brian A	331.44		
9/17		Purchase authorized on 09/16 Uber Technologies 8005928996 CA S380260477654867 Card 0621		11.14	
9/17		ATM Withdrawal authorized on 09/17 Nellis & Vegas Valley Las Vegas NV 0008401 ATM ID 9911H Card 0621		200.00	
9/17		Purchase with Cash Back \$ 5.00 authorized on 09/17 7-Eleven Las Vegas NV P0000000437571660 Card 0621		19.54	305.88
9/18		Purchase authorized on 09/17 Popeyes 11302 Las Vegas NV S580261685264178 Card 0621		7.59	
9/18		Purchase authorized on 09/17 Uber Technologies 8005928996 CA S300261769276057 Card 0621		13.20	
9/18		ATM Withdrawal authorized on 09/18 Lv Blvd S & Charleston Las Vegas NV 0000172 ATM ID 4658B Card 0621		130.00	155.09
9/21		Westside Lending 8882177531 092120 Credit Brian Tarango	200.00		



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/21		Vbs Firstloan 8883402911 200921 FL-Lqe63C0A01 Brian Tarango	525.00		
9/21		Purchase authorized on 09/17 Uber Technologies 8005928996 CA S380262238565831 Card 0621		11.15	
9/21		Purchase authorized on 09/18 Starbucks Store 49 Las Vegas NV S580262550228618 Card 0621		12.90	
9/21		Purchase authorized on 09/18 Chevron/Terrible Herbst Las Vegas NV P00580263122187642 Card 0621		23.93	
9/21		Purchase authorized on 09/20 Uber Technologies 8005928996 CA S300264513028723 Card 0621		14.15	
9/21		Purchase authorized on 09/20 7-Eleven Las Vegas NV P00000000274188808 Card 0621		9.54	
9/21		Purchase authorized on 09/21 7-Eleven Las Vegas NV P00000000585509339 Card 0621		5.41	803.01
9/22		Money Transfer authorized on 09/22 From Brian Tarango NV S00380266768239441 Card 0621	196.02		
9/22		Purchase with Cash Back \$ 10.00 authorized on 09/22 7-Eleven Las Vegas NV P00000000986262471 Card 0621		11.07	987.96
9/23		Purchase authorized on 09/22 Cash App*Brian Tarango 8774174551 CA S380266658281513 Card 0621		199.00	
9/23		ATM Withdrawal authorized on 09/22 Rainbow & Sahara Las Vegas NV 0008490 ATM ID 4495E Card 0621		200.00	588.96
9/24		20379E Direct Dep 200924 785077823890Jcm Tarango,Brian A	253.60		
9/24		Purchase authorized on 09/23 Uber Technologies 8005928996 CA S460267822139685 Card 0621		14.29	
9/24		Purchase authorized on 09/23 Super City Las Vegas NV P00580268079336801 Card 0621		109.98	
9/24		Purchase authorized on 09/24 7-Eleven Las Vegas NV P00000000770246747 Card 0621		19.98	
9/24		Non-WF ATM Withdrawal authorized on 09/24 4151 Boulder Hwy Las Vegas NV 00300268338009044 ATM ID 7E002828 Card 0621		203.00	
9/24		Non-Wells Fargo ATM Transaction Fee		2.50	
9/24		Non-WF ATM Withdrawal authorized on 09/24 3790 Las Vegas Blvd So Las Vegas NV 00300268412590525 ATM ID Nvnykx11 Card 0621		87.99	
9/24		Non-Wells Fargo ATM Transaction Fee		2.50	
9/24		Purchase authorized on 09/24 Evi*New York New Las Vegas NV P00380268444432256 Card 0621		28.95	
9/24		Westside Lending 8882177531 092320 Debit Brian Tarango		12.83	
9/24		First Loan Db Online Pmt 092320 200923Ygbp5Dytm Brian Tarango		33.68	326.86
Ending balance on 9/24					326.86
Totals			\$4,220.76	\$3,893.90	

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 wells Fargo.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	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	\$4.52 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,728.49 <input checked="" type="checkbox"/>

Monthly service fee summary (continued)

How to avoid the monthly service fee	Minimum required	This fee period
<ul style="list-style-type: none"> Total number of posted debit card purchases or posted debit card payments of bills in any combination 	10	76 <input checked="" type="checkbox"/>
<ul style="list-style-type: none"> Age of primary account owner 	17 - 24	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> 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



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.

