

Wells Fargo Opportunity CheckingSM

October 14, 2020 ■ Page 1 of 6



BRITTANY J HALL
POD MIGUEL A TORRES
1801 N CENTRAL AVE
FLAGLER BEACH FL 32136-2931

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. (287)
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 Opportunity Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 9/15	\$4,888.64
Deposits/Additions	214.93
Withdrawals/Subtractions	- 4,075.01
Ending balance on 10/14	\$1,028.56

Account number: **1451075517**

BRITTANY J HALL
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Florida account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 063107513



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>
9/15		Gmfinancia Gmfinancia 200915 111035851612 Brittany Hall		239.12	4,649.52
9/16		Purchase authorized on 09/14 Cplv Gordon Ramsey Las Vegas NV S580259187275935 Card 7529		114.01	
9/16		Purchase authorized on 09/14 Uber Trip Help.Uber.Com CA S460259194133748 Card 7529		9.49	
9/16		Purchase authorized on 09/15 Smiths Food #4351 Las Vegas NV S380259777218391 Card 7529		14.08	
9/16		Purchase authorized on 09/15 7-11 39606 Las Veg Httpswww.7Ele TX S460260036735078 Card 7529		14.44	4,497.50
9/17		Purchase authorized on 09/15 Taco Bell 031887 Las Vegas NV S300259703253419 Card 7529		15.15	
9/17		Purchase authorized on 09/16 Circle K # 03371 Las Vegas NV S380260727171218 Card 7529		6.00	4,476.35
9/18		Money Transfer authorized on 09/18 From Stripe CA S00300262619126965 Card 7529	65.29		
9/18		Purchase authorized on 09/16 Siciyls Pizza 6 702-3338000 NV S380261240466646 Card 7529		27.43	
9/18		Non-WF ATM Withdrawal authorized on 09/18 4500 W Tropicana A Las Vegas NV 00460262269978876 ATM ID Cpsb0530 Card 7529		304.99	
9/18		Non-Wells Fargo ATM Transaction Fee		2.50	4,206.72
9/21		Amscot Installpmt 93637N477140001 Hall, Brittany J		238.47	3,968.25
9/23		Stripe Brittany H St-U8D7Z6F8EJ3 Brittany Hall	49.64		
9/23		Purchase authorized on 09/22 Uber Trip Help.Uber.Com CA S300266265484768 Card 7529		13.99	4,003.90
9/24		Purchase authorized on 09/23 Agi*Flexdep1866312 877-277-4811 FL S580267736629706 Card 7529		301.60	
9/24		ATM Withdrawal authorized on 09/24 Lv Blvd S & Charleston Las Vegas NV 0002271 ATM ID 4658B Card 7529		710.00	
9/24		Purchase authorized on 09/24 M and M S 3720 W Tropi Las Vegas NV P00000000479753959 Card 7529		10.60	2,981.70
9/25		Purchase authorized on 09/24 Chevron/Jean Ventures, Jean NV P00580269161957784 Card 7529		28.39	2,953.31
9/28		Zelle From Thompson Annette on 09/26 Ref # Bac8B649B704 Based on The Bill for Ac Repair We Decided	100.00		
9/28		Purchase authorized on 09/25 Burger King #9107 Las Vegas NV S380269514016229 Card 7529		11.25	
9/28		Purchase authorized on 09/25 Arco #66165 Las Vegas NV S380270143516215 Card 7529		36.81	
9/28		Purchase authorized on 09/26 McDonald's F5127 Las Vegas NV S300270498263506 Card 7529		7.58	
9/28		Purchase authorized on 09/26 WM Superc Wal-Mart Sup Las Vegas NV P00000000370488222 Card 7529		23.07	
9/28		Purchase authorized on 09/26 Family Dollar #641 Las Vegas NV S580271149654736 Card 7529		36.61	
9/28		ATM Withdrawal authorized on 09/26 Twin Lakes Las Vegas NV 0001852 ATM ID 9962O Card 7529		500.00	
9/28		Purchase authorized on 09/26 Gnlv - Bar 46 Las Vegas NV S380271233676791 Card 7529		24.00	
9/28		Purchase authorized on 09/27 99 Cents Only Stor Las Vegas NV S380272021957976 Card 7529		34.45	
9/28		Purchase authorized on 09/27 DD's Discount #5109 Las Vegas NV P00000000771733742 Card 7529		25.97	2,353.57



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/29		Purchase authorized on 09/25 Daddy'S Delight Las Vegas NV S460270095108927 Card 7529		29.90	
9/29		Purchase authorized on 09/28 Lyft *Ride Mon 1 Lyft.Com CA S460272261179812 Card 7529		8.11	2,315.56
9/30		Purchase authorized on 09/28 Fremont Casino Bar Las Vegas NV S380272286213907 Card 7529		23.00	2,292.56
10/2		Purchase authorized on 09/30 Cricket Wireless 855-246-2461 FL S460275072044664 Card 7529		90.00	
10/2		Non-WF ATM Withdrawal authorized on 10/02 301 Fremont St Las Vegas NV 00460276293655468 ATM ID Nvtdcx05 Card 7529		306.99	
10/2		Non-Wells Fargo ATM Transaction Fee		2.50	1,893.07
10/5		Purchase authorized on 10/01 Lyft *Ride Thu 1 Lyft.Com CA S300276232708414 Card 7529		8.15	
10/5		Purchase authorized on 10/02 Nacho Daddy - Down Las Vegas NV S380276279078321 Card 7529		95.00	
10/5		Purchase authorized on 10/03 Ultra Clean Expres Las Vegas NV S580277612110525 Card 7529		9.99	
10/5		Non-WF ATM Withdrawal authorized on 10/04 200 Fremont St Las Vegas NV 00300278291006500 ATM ID Cpsb0301 Card 7529		304.99	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		Amscot Installpmt 93637N477140002 Hall, Brittany J		238.47	1,233.97
10/6		Purchase authorized on 10/04 Apple.Com/Bill 866-712-7753 CA S460279076443496 Card 7529		4.99	1,228.98
10/8		Purchase authorized on 10/06 Lyft *Ride Tue 1 Lyft.Com CA S380281188432736 Card 7529		8.70	
10/8		Purchase authorized on 10/07 Lyft *Ride Wed 2 Lyft.Com CA S460281343860548 Card 7529		9.48	
10/8		Purchase authorized on 10/07 USPS Change of Add 800-238-3150 TN S300281455036993 Card 7529		1.05	
10/8		Purchase authorized on 10/07 USPS Change of Add 800-238-3150 TN S380281457520514 Card 7529		1.05	1,208.70
10/9		Purchase authorized on 10/07 Lyft *Ride Wed 5 Lyft.Com CA S460281444277706 Card 7529		9.49	1,199.21
10/13		Recurring Payment authorized on 10/09 Apple.Com/Bill 866-712-7753 CA S460283624315399 Card 7529		2.99	
10/13		Recurring Payment authorized on 10/09 Netflix.Com 408-5403700 CA S460284143084130 Card 7529		9.72	1,186.50
10/14		Prog Select Ins Ins Prem 201014 xxxxx4852 Britt Brittany Hall		157.94	1,028.56
Ending balance on 10/14					1,028.56
Totals			\$214.93	\$4,075.01	

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 09/15/2020 - 10/14/2020	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	\$1,028.56 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$49.64 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	34 <input checked="" type="checkbox"/>

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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.



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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.

