

# Wells Fargo Everyday Checking

November 24, 2020 ■ Page 1 of 7



CANDACE N SIANGCO  
3655 W TROPICANA AVE  
J3115  
LAS VEGAS NV 89103-5638

## 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. (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](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 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 checked="" type="checkbox"/>

## Statement period activity summary

Beginning balance on 10/24	-\$492.71
Deposits/Additions	5,391.15
Withdrawals/Subtractions	- 4,858.28
<b>Ending balance on 11/24</b>	<b>\$40.16</b>

Account number: **5589346054**

**CANDACE N SIANGCO**

*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>
10/26		ATM Cash Deposit on 10/26 4425 W. Russell Road Las Vegas NV 0008465 ATM ID 5456F Card 9661	1,223.00		
10/26		Non-WF ATM Withdrawal authorized on 10/26 3345 E Sahara Ave Las Vegas NV 00580301010786272 ATM ID Ali01643 Card 9661		202.00	
10/26		Non-Wells Fargo ATM Transaction Fee		2.50	
10/26		Non-WF ATM Withdrawal authorized on 10/26 3345 E Sahara Ave Las Vegas NV 00580301024827215 ATM ID Ali01643 Card 9661		202.00	
10/26		Non-Wells Fargo ATM Transaction Fee		2.50	321.29
10/27		Empower Inc Hist Rtn 201027 Empsubscr10/20 Candacesiangco	8.00		
10/27		Albert Instant Hist Rtn 201027 L_6193925 Candace Siangco	29.99		
10/27		Purchase authorized on 10/26 Moneylion Instacas 888-659-8244 NY S380300363758865 Card 9661		92.98	
10/27		Non-WF ATM Withdrawal authorized on 10/26 3345 E Sahara Ave Las Vegas NV 00460301046392025 ATM ID Ali01643 Card 9661		42.00	
10/27		Non-Wells Fargo ATM Transaction Fee		2.50	221.80
10/28		Purchase authorized on 10/26 Cafe Zupas - Steph Henderson NV S380300828747563 Card 9661		13.63	
10/28		Purchase authorized on 10/26 Cafe Zupas - Steph Henderson NV S380300828904298 Card 9661		2.48	
10/28		Purchase authorized on 10/28 Chevron/Terrible Herbst Las Vegas NV P00380302677838665 Card 9661		29.29	
10/28		Harvest Platform Harvest PI St-I3P7D2P7R0U3 Candace		56.25	120.15
10/29		Purchase authorized on 10/26 Sunset Hotel FD Henderson NV S300300292183106 Card 9661		125.38	-5.23
10/30		Benihana Payroll 201028 00032469 Siangco Candace	308.83		
10/30		Purchase authorized on 10/29 Bodhi Inc Trust 702-3822000 NV S300303803081806 Card 9661		100.00	
10/30		Stash Capital (S ACH Oct 30 20201029055423 Kevin Van Pelt		1.00	202.60
11/2		Purchase Reversal on 11/01 Paypal *Kalm79792 VISA Direct CA S00380306405433356 Card 9661	144.36		
11/2		ATM Cash Deposit on 11/01 Crossroads Henderson NV 0000763 ATM ID 3893L Card 9661	700.00		
11/2		Purchase authorized on 10/29 Moneylion Instacas 888-659-8244 NY S380304209717144 Card 9661		8.99	
11/2		Purchase authorized on 10/30 Chevron 0379755 North Las Veg NV S300305043783274 Card 9661		2.92	
11/2		Purchase authorized on 10/31 7-Eleven North Las Veg NV P00000000133810044 Card 9661		23.15	
11/2		Purchase authorized on 10/31 Chevron 0379755 North Las Veg NV S580306047259444 Card 9661		5.66	
11/2		Purchase authorized on 11/01 Paypal *Kalm79792 VISA Direct CA S00380306405433356 Card 9661		144.36	
11/2		ATM Withdrawal authorized on 11/01 Crossroads Henderson NV 0000756 ATM ID 3893L Card 9661		700.00	
11/2		Purchase authorized on 11/02 7-Eleven North Las Veg NV P00000000883868466 Card 9661		30.00	
11/2		ATM Withdrawal authorized on 11/02 Crossroads Henderson NV 0001114 ATM ID 3893L Card 9661		700.00	-568.12
11/3		Overdraft Fee for a Transaction Posted on 11/02 \$700.00 ATM Withdrawal authorized on 11/02 Crossroads Henderson NV		35.00	
11/3		Purchase authorized on 10/28 7-11 Store 36700 North Las Veg NV S460302702883565 Card 9661		10.00	-613.12
11/4		Overdraft Fee for a Transaction Posted on 11/03 \$10.00 Purchase Authori Zed on 10/28 7-11 Store 36700 North LA		35.00	-648.12
11/5		ATM Cash Deposit on 11/05 6975 Aliante Parkway N. Las Vegas NV 0009162 ATM ID 9952U Card 9661	775.00		
11/5		ATM Cash Deposit on 11/05 6975 Aliante Parkway N. Las Vegas NV 0009163 ATM ID 9952U Card 9661	150.00		
11/5		Purchase authorized on 11/05 7-Eleven North Las Veg NV P00000000787099921 Card 9661		20.29	


**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>
11/5		Purchase authorized on 11/05 7-Eleven North Las Veg NV P00000000985060526 Card 9661		29.19	227.40
11/9		ATM Cash Deposit on 11/07 6975 Aliante Parkway N. Las Vegas NV 0009924 ATM ID 9952U Card 9661	207.00		
11/9		ATM Cash Deposit on 11/08 6975 Aliante Parkway N. Las Vegas NV 0000516 ATM ID 9952U Card 9661	111.00		
11/9		Money Transfer authorized on 11/09 From Sekhon Gagan NY P00000000377739675 Card 9661	50.00		
11/9		Money Transfer authorized on 11/09 From Sekhon Gagan NY P00000000832787478 Card 9661	25.00		
11/9		Purchase authorized on 11/07 Bodhi Inc Trust 702-3822000 NV S380312361117325 Card 9661		25.00	
11/9		Purchase authorized on 11/07 Arbys 7780 North Las Veg NV S380312666242989 Card 9661		9.20	
11/9		Purchase authorized on 11/07 7-Eleven North Las Veg NV P00000000186697971 Card 9661		21.45	
11/9		Purchase authorized on 11/08 Smiths Fo 6855 Aliante North Las Veg NV P00000000080551701 Card 9661		45.91	
11/9		Purchase authorized on 11/09 Chevron/Terrible Herbst Las Vegas NV P00300314481868561 Card 9661		16.79	
11/9		ATM Withdrawal authorized on 11/09 4425 W. Russell Road Las Vegas NV 0002212 ATM ID 5456F Card 9661		80.00	
11/9		Non-WF ATM Withdrawal authorized on 11/09 4500 W Tropicana A Las Vegas NV 00580314542051526 ATM ID Cpsb0535 Card 9661		204.99	
11/9		Non-Wells Fargo ATM Transaction Fee		2.50	
11/9		Non-WF ATM Withdrawal authorized on 11/09 4500 W Tropicana A Las Vegas NV 00300314555710795 ATM ID Cpsb0535 Card 9661		104.99	
11/9		Non-Wells Fargo ATM Transaction Fee		2.50	
11/9		ATM Withdrawal authorized on 11/09 4425 W. Russell Road Las Vegas NV 0005127 ATM ID 9948P Card 9661		300.00	-192.93
11/10		Overdraft Fee for a Transaction Posted on 11/09 \$300.00 ATM Withdrawal authorized on 11/09 4425 W. Russell Road Las Vegas NV		35.00	-227.93
11/13		ATM Cash Deposit on 11/13 6975 Aliante Parkway N. Las Vegas NV 0001777 ATM ID 9952U Card 9661	296.00		
11/13		Benihana Payroll 201111 00032469 Siangco Candace	338.97		
11/13		Purchase authorized on 11/13 S & S #10 Sincl North Las Veg NV P00000000081696908 Card 9661		35.01	
11/13		Purchase authorized on 11/13 7-Eleven North Las Veg NV P00000000877770508 Card 9661		12.82	
11/13		Purchase authorized on 11/13 Dave Inc Los Angeles CA S00460318557371477 Card 9661		1.00	
11/13		Purchase authorized on 11/13 Albertsons #4005 North Las Veg NV P00580319016573368 Card 9661		42.16	316.05
11/16		ATM Cash Deposit on 11/14 6975 Aliante Parkway N. Las Vegas NV 0002180 ATM ID 9952U Card 9661	185.00		
11/16		ATM Cash Deposit on 11/15 6975 Aliante Parkway N. Las Vegas NV 0002549 ATM ID 9952U Card 9661	183.00		
11/16		Purchase authorized on 11/13 Starbucks Store 10 North Las Veg NV S300318616699678 Card 9661		6.88	
11/16		Purchase authorized on 11/13 Burger King #18619 North Las Veg NV S300319021652163 Card 9661		20.78	
11/16		Non-WF ATM Withdrawal authorized on 11/14 6929 Aliante Pkwy North Las Veg NV 00300319443442272 ATM ID Nvzida01 Card 9661		204.00	
11/16		Non-Wells Fargo ATM Transaction Fee		2.50	
11/16		Purchase authorized on 11/14 Sierra Gold Aliant N Las Vegas NV S460319481426297 Card 9661		58.26	
11/16		Purchase authorized on 11/14 Starbucks Store 05 Las Vegas NV S460320102085767 Card 9661		7.42	


**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>
11/16		Purchase authorized on 11/14 ABC #102 Lv Las Vegas NV P00000000880033421 Card 9661		13.54	
11/16		Purchase authorized on 11/15 Paypal *Kalm79792 VISA Direct CA S00380320494034532 Card 9661		62.04	
11/16		Recurring Payment authorized on 11/15 Spotify USA 877-7781161 NY S460320816101123 Card 9661		9.99	298.64
11/18		Purchase authorized on 11/16 Sierra Gold Aliant N Las Vegas NV S460322127354318 Card 9661		67.64	
11/18		Purchase authorized on 11/16 RA Sushi Las Vegas Las Vegas NV S460322248063987 Card 9661		117.08	
11/18		Purchase authorized on 11/18 7-Eleven North Las Veg NV P00000000977865274 Card 9661		15.97	97.95
11/19		Non-WF ATM Withdrawal authorized on 11/19 12 E Ogden Ave Las Vegas NV 00460324356356893 ATM ID Cpsb0200 Card 9661		104.99	
11/19		Non-Wells Fargo ATM Transaction Fee		2.50	-9.54
11/20		ATM Cash Deposit on 11/20 6975 Aliante Parkway N. Las Vegas NV 0004052 ATM ID 9952U Card 9661	112.00		
11/20		ATM Cash Deposit on 11/20 6975 Aliante Parkway N. Las Vegas NV 0004056 ATM ID 9952U Card 9661	142.00		
11/20		Bank of America Fndtrnsfr 201119 Siangco,Candace Siangco,Candace,N	100.00		
11/20		Purchase authorized on 11/20 7-Eleven North Las Veg NV P00000000537039443 Card 9661		17.13	327.33
11/23		ATM Cash Deposit on 11/21 6975 Aliante Parkway N. Las Vegas NV 0004465 ATM ID 9952U Card 9661	47.00		
11/23		ATM Cash Deposit on 11/22 6975 Aliante Parkway N. Las Vegas NV 0004965 ATM ID 9952U Card 9661	155.00		
11/23		Purchase authorized on 11/20 Auto Air & Vacuum Plainview NY S580325333910910 Card 9661		1.75	
11/23		Purchase authorized on 11/20 Instacash Repaymen 8887046970 NY S460325381848625 Card 9661		84.98	
11/23		Purchase authorized on 11/20 E Nails Las Vegas NV S580325817185178 Card 9661		85.00	
11/23		Purchase authorized on 11/20 Santa Fe Lounge Las Vegas NV S300326075478383 Card 9661		114.02	
11/23		Purchase authorized on 11/21 Macy's 532 3200 Las Las Vegas NV P00580327103001842 Card 9661		101.87	
11/23		Purchase authorized on 11/23 7-Eleven North Las Veg NV P00000000285003831 Card 9661		12.82	128.89
11/24		Overdraft Fee for a Transaction Posted on 11/23 \$101.87 Purchase Authori Zed on 11/21 Macy's 532 3200 Las Las Vega		35.00	
11/24		Overdraft Fee for a Transaction Posted on 11/23 \$12.82 Purchase Authori Zed on 11/23 7-Eleven North LA		35.00	
11/24		Money Transfer authorized on 11/24 From Inc Moneylion NY P00000000371911812 Card 9661	50.00		
11/24		Money Transfer authorized on 11/24 From Inc Moneylion NY P00000000477740974 Card 9661	50.00		
11/24		Purchase authorized on 11/22 Starbucks Store 10 North Las Veg NV S380327786838807 Card 9661		15.44	
11/24		Purchase authorized on 11/22 Michoacan Gourmet 702-3488006 NV S300328063068854 Card 9661		103.29	40.16
<b>Ending balance on 11/24</b>					<b>40.16</b>
<b>Totals</b>			<b>\$5,391.15</b>	<b>\$4,858.28</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.

**Items returned unpaid**

Date	Description	Amount
10/27	Earnin Active Paymentret xxxxx7594 Candace Siangco Reference # 121140390454360	101.00
11/2	Advance America Retry Pymt 201030 1003 1176Np619237293 Reference # 096016938629064	829.50
11/19	Albert Instant EDI Pymnts I_7366446 Candace Siangco Reference # 091000015184781	29.99
11/19	Empower Inc 1000078813 201118 Empsubscr11/20 Candacesiangco Reference # 121140393139080	8.00
11/24	Empower Inc 1000079434 201123 Empsubscr11/20 Candacesiangco Reference # 121140397563283	8.00

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$175.00	\$201.25
Total Returned Item Fees	\$0.00	\$26.25

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**

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	1	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$35.00	\$35.00

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) a link to these documents, and answers to common monthly service fee questions.

Fee period 10/24/2020 - 11/24/2020 Standard monthly service fee \$10.00 You paid \$0.00

The bank has waived the fee for this fee period.

**How to avoid the monthly service fee**

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

	Minimum required	This fee period
· Minimum daily balance	\$500.00	-\$648.12 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$747.80 <input checked="" 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		

RC/RC

**IMPORTANT ACCOUNT INFORMATION:**

**As a valuable customer, your monthly service fee for this Everyday Checking account is waived beginning November 9, 2020 for nine consecutive fee periods.**

If you have converted or choose to convert this Everyday Checking account to another checking account type at any time, this waiver will not be applied to that account. The terms of that new account, including the applicable monthly service fee and options to avoid the fee, will apply.



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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

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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<sup>®</sup> 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).

