

Wells Fargo Everyday Checking

September 30, 2020 ■ Page 1 of 8



CARRIE A CAHILL
605 WIDGEON CT
LINCOLN CA 95648-2478

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 checked="" type="checkbox"/>
Online Bill Pay	<input checked="" 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 9/1	\$5.14
Deposits/Additions	3,946.13
Withdrawals/Subtractions	- 3,722.49
Ending balance on 9/30	\$228.78

Account number: **2975758554**

CARRIE A CAHILL

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>
9/1		Cash Factory Cac Advance 200901 Plm1266750 Carrie Cahill	200.00		
9/1		Purchase authorized on 08/31 Arco#8382710 G Roseville CA P00000000489561771 Card 2304		5.14	
9/1		ATM Withdrawal authorized on 09/01 33 Lincoln Blvd Lincoln CA 0004051 ATM ID 9851A Card 2304		100.00	
9/1		Non-WF ATM Withdrawal authorized on 09/01 3317 Forty Mile Road Wheatland CA 00380246030479985 ATM ID Cahrsa02 Card 2304		24.00	
9/1		Non-Wells Fargo ATM Transaction Fee		2.50	73.50
9/2		United Auburn IN Payroll 090120 xxxxx6323 Cahill, Carrie	756.20		
9/2		Purchase with Cash Back \$ 20.00 authorized on 09/01 Wal-Mart Super Center Lincoln CA P00000000371452851 Card 2304		68.82	
9/2		Online Transfer to Cahill C Way2Save Savings xxxxxx6348 Ref #lb08Rsrw2 on 09/02/20		10.00	
9/2		Purchase authorized on 09/02 Chevron/H&S Energy Prod Lincoln CA P00300246844832905 Card 2304		21.89	
9/2		Ace Cash Express Loanpaymnt 090120 000000029386558 20000559770510000		176.16	552.83
9/3		Online Transfer From Cahill C Way2Save Savings xxxxxx6348 Ref #lb08Rzvk2C on 09/03/20	2.00		
9/3		Purchase authorized on 09/02 Cash Centra 614-7985900 OH S580246540586183 Card 2304		226.46	
9/3		Purchase with Cash Back \$ 100.00 authorized on 09/02 Wal-Mart Super Center Lincoln CA P00000000275696444 Card 2304		103.13	
9/3		Purchase authorized on 09/02 Arco#83671Linco Lincoln CA P00000000270851489 Card 2304		23.19	
9/3		Non-WF ATM Withdrawal authorized on 09/03 3317 Forty Mile Road Wheatland CA 00380247312477530 ATM ID Cahrsa02 Card 2304		104.00	
9/3		Non-Wells Fargo ATM Transaction Fee		2.50	
9/3		Non-WF ATM Withdrawal authorized on 09/03 3317 Forty Mile Road Wheatland CA 00380247381875282 ATM ID Cahrsa02 Card 2304		64.00	
9/3		Non-Wells Fargo ATM Transaction Fee		2.50	
9/3		Non-WF ATM Withdrawal authorized on 09/03 3317 Forty Mile Road Wheatland CA 00460247394142179 ATM ID Cahrsx01 Card 2304		24.00	
9/3		Non-Wells Fargo ATM Transaction Fee		2.50	
9/3		Purchase authorized on 09/03 Chevron/H&S Energy Prod Lincoln CA P00300247483844160 Card 2304		7.54	-4.99
9/4		Cash Central Epay 200904 Trk-1637211 Carrie Cahill	200.00		
9/4		Purchase authorized on 09/04 Lowe's #2499 Lincoln CA P00460248822762797 Card 2304		12.83	
9/4		Purchase with Cash Back \$ 40.00 authorized on 09/04 Wal-Mart Super Center Lincoln CA P00000000072388989 Card 2304		65.60	116.58
9/8		Online Transfer From Cahill C Way2Save Savings xxxxxx6348 Ref #lb08Sy3G92 on 09/08/20	3.00		
9/8		Purchase authorized on 09/04 WM Superc Wal-Mart Sup Lincoln CA P00000000671687044 Card 2304		12.19	
9/8		Purchase authorized on 09/04 Zebra Town Deli & Lincoln CA S460249090448962 Card 2304		9.96	
9/8		Non-WF ATM Withdrawal authorized on 09/04 3317 Forty Mile Road Wheatland CA 00300249249169233 ATM ID Cahrsa02 Card 2304		64.00	
9/8		Non-Wells Fargo ATM Transaction Fee		2.50	
9/8		Non-WF ATM Withdrawal authorized on 09/05 3317 Forty Mile Road Wheatland CA 00460249268975194 ATM ID Cahrsa02 Card 2304		24.00	
9/8		Non-Wells Fargo ATM Transaction Fee		2.50	4.43

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>
9/9		Ace Cash Express Loanpaymnt 090820 000000029428674 20000561146020000	175.00		
9/9		Purchase authorized on 09/08 Wal-Mart Super Center Lincoln CA P00000000439787670 Card 2304		4.88	174.55
9/10		Spotloan Credit C20091002000626 Carrie Cahill	300.00		
9/10		ATM Withdrawal authorized on 09/09 33 Lincoln Blvd Lincoln CA 0006316 ATM ID 9851A Card 2304		80.00	
9/10		Non-WF ATM Withdrawal authorized on 09/10 3317 Forty Mile Road Wheatland CA 00460254308485473 ATM ID Cahrsx12 Card 2304		44.00	
9/10		Non-Wells Fargo ATM Transaction Fee		2.50	
9/10		Non-WF ATM Withdrawal authorized on 09/10 3317 Forty Mile Road Wheatland CA 0038025433218567 ATM ID Cahrsx14 Card 2304		44.00	
9/10		Non-Wells Fargo ATM Transaction Fee		2.50	
9/10		ATM Withdrawal authorized on 09/10 33 Lincoln Blvd Lincoln CA 0003435 ATM ID 9879B Card 2304		100.00	201.55
9/11		Dave, Inc Credit Node_5F5A8715Ebb30C847F934543/None	0.09		
9/11		Dave, Inc Credit Node_5F5A8715Ebb30C847F934543/None	0.10		
9/11		Purchase authorized on 09/10 WM Superc Wal-Mart Sup Marysville CA P0000000285066768 Card 2304		49.64	
9/11		Purchase authorized on 09/10 Chevron/H&S Energy Prod Lincoln CA P00380255166807834 Card 2304		20.00	
9/11		Purchase authorized on 09/10 WM Superc Wal-Mart Sup Lincoln CA P0000000380780976 Card 2304		9.78	
9/11		Non-WF ATM Withdrawal authorized on 09/10 3317 Forty Mile Road Wheatland CA 00300255217349959 ATM ID Cahrsa02 Card 2304		44.00	
9/11		Non-Wells Fargo ATM Transaction Fee		2.50	
9/11		Purchase authorized on 09/11 Dave Inc Los Angeles CA S00580255477276771 Card 2304		1.00	74.82
9/14		Money Transfer authorized on 09/12 From Dave Inc CA S00380256262667713 Card 2304	75.00		
9/14		Money Transfer authorized on 09/13 From Floatme Corp TX S00380258060058239 Card 2304	20.00		
9/14		Mountain Summit Msf SD1700 567300 Carrie Cahill	300.00		
9/14		Non-WF ATM Withdrawal authorized on 09/11 3317 Forty Mile Road Wheatland CA 00460256159540623 ATM ID Cahrsx03 Card 2304		44.00	
9/14		Non-Wells Fargo ATM Transaction Fee		2.50	
9/14		Purchase authorized on 09/11 Arco#83846Takla Olivehurst CA P00000000483695757 Card 2304		10.35	
9/14		Purchase authorized on 09/11 Taco Bell 033940 Roseville CA S380256198616193 Card 2304		17.96	
9/14		ATM Withdrawal authorized on 09/12 33 Lincoln Blvd Lincoln CA 0003849 ATM ID 9879B Card 2304		60.00	
9/14		Purchase authorized on 09/12 Chevron/H&S Energy Prod Lincoln CA P00380257044902991 Card 2304		8.29	
9/14		Purchase authorized on 09/13 Chevron/H&S Energy Prod Lincoln CA P00380258129047036 Card 2304		8.54	318.18
9/15		Purchase authorized on 09/14 McDonald's F25139 Roseville CA S580259043814411 Card 2304		23.78	
9/15		Purchase authorized on 09/14 Wal-Mart Super Center Lincoln CA P00000000639163702 Card 2304		65.78	
9/15		Purchase with Cash Back \$ 60.00 authorized on 09/14 Wal-Mart Super Center Lincoln CA P00000000473131553 Card 2304		62.98	
9/15		Purchase authorized on 09/14 Chevron/H&S Energy Prod Lincoln CA P00580259180165158 Card 2304		8.54	
9/15		Non-WF ATM Withdrawal authorized on 09/14 3317 Forty Mile Road Wheatland CA 00300259236709679 ATM ID Cahrsa02 Card 2304		64.00	
9/15		Non-Wells Fargo ATM Transaction Fee		2.50	

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>
9/15		Non-WF ATM Withdrawal authorized on 09/15 3317 Forty Mile Road Wheatland CA 00580259335471440 ATM ID Cahrsa02 Card 2304		44.00	
9/15		Non-Wells Fargo ATM Transaction Fee		2.50	44.10
9/16		United Auburn IN Payroll 091420 xxxxx6323 Cahill, Carrie	619.63		
9/16		Online Transfer to Cahill C Way2Save Savings xxxxxx6348 Ref #Ib08Vbbgb4 on 09/16/20		90.00	
9/16		Purchase authorized on 09/16 Wal-Mart #5979 Lincoln CA P0000000883401504 Card 2304		9.58	
9/16		Purchase authorized on 09/16 Safeway Fuel1761 Lincoln CA P00460260642507548 Card 2304		35.00	
9/16		Purchase authorized on 09/16 Safeway #1761 Lincoln CA P00460260647521889 Card 2304		6.98	
9/16		Brightlending Debit C20091509006169 Carrie Cahill		90.69	
9/16		Check N Go 8007691058 200915 202009152031240 Carrie Cahill		117.64	
9/16		Lendup Lenduploan 200916 1808726709 Carrie A. Cahill		235.20	78.64
9/17		Money Transfer authorized on 09/17 From Albert Instant CA S00300261482547998 Card 2304	25.00		
9/17		Money Transfer authorized on 09/17 From Floatme Corp TX S00300261565472574 Card 2304	20.00		
9/17		Online Transfer From Cahill C Way2Save Savings xxxxxx6348 Ref #Ib08Vg5Hps on 09/17/20	40.00		
9/17		Online Transfer From Cahill C Way2Save Savings xxxxxx6348 Ref #Ib08Vjq4Xz on 09/17/20	5.00		
9/17		Purchase authorized on 09/16 Floatme 956-4510365 TX S580260397882119 Card 2304		24.00	
9/17		Purchase authorized on 09/16 L&L Hawaiian Bbq Roseville CA P00000000182609783 Card 2304		19.79	
9/17		Purchase authorized on 09/16 Chevron/H&S Energy Prod Lincoln CA P00580261165231208 Card 2304		9.04	
9/17		Non-WF ATM Withdrawal authorized on 09/17 3317 Forty Mile Road Wheatland CA 00380261352551552 ATM ID Cahrsa02 Card 2304		44.00	
9/17		Non-Wells Fargo ATM Transaction Fee		2.50	
9/17		ATM Withdrawal authorized on 09/17 33 Lincoln Blvd Lincoln CA 0004536 ATM ID 9879B Card 2304		60.00	
9/17		Purchase authorized on 09/17 WM Superc Wal-Mart Sup Lincoln CA P00000000787775134 Card 2304		11.70	-2.39
9/18		Check N Go 8007691058 200917 202009172030360 Carrie Cahill	100.00		
9/18		Online Transfer From Cahill C Way2Save Savings xxxxxx6348 Ref #Ib08Vm6Vlx on 09/18/20	25.00		
9/18		ATM Withdrawal authorized on 09/18 33 Lincoln Blvd Lincoln CA 0004777 ATM ID 9879B Card 2304		60.00	
9/18		Purchase authorized on 09/18 WM Superc Wal-Mart Sup Lincoln CA P00000000584225979 Card 2304		14.38	
9/18		ATM Withdrawal authorized on 09/18 300 4th St Marysville CA 0004518 ATM ID 4258L Card 2304		40.00	8.23
9/21		Money Transfer authorized on 09/19 From Possible Finance TX S00380263634311281 Card 2304	175.00		
9/21		Purchase authorized on 09/18 Zebra Town Deli & Lincoln CA S580262840612019 Card 2304		7.00	
9/21		ATM Withdrawal authorized on 09/19 33 Lincoln Blvd Lincoln CA 0008883 ATM ID 9851A Card 2304		80.00	
9/21		Non-WF ATM Withdrawal authorized on 09/20 3317 Forty Mile Road Wheatland CA 00460264318992958 ATM ID Cahrsa02 Card 2304		64.00	
9/21		Non-Wells Fargo ATM Transaction Fee		2.50	29.73
9/22		Lendup Lenduploan 200922 1810583552 Carrie A. Cahill	170.00		
9/22		Purchase authorized on 09/19 LA Villa Cocina ME 916-645-2549 CA S300264053807686 Card 2304		27.94	
9/22		Purchase authorized on 09/22 Dave Inc Los Angeles CA S00380266402762271 Card 2304		91.24	80.55



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/24		Money Transfer authorized on 09/24 From Dave Inc CA S00460268559108501 Card 2304	75.00		
9/24		Purchase authorized on 09/23 Albert Instant 844-8919309 CA S580267285956874 Card 2304		29.99	
9/24		ATM Withdrawal authorized on 09/24 300 4th St Marysville CA 0005894 ATM ID 4258L Card 2304		40.00	
9/24		Purchase authorized on 09/24 Arco#83846Takla Olivehurst CA P00000000472853083 Card 2304		10.56	
9/24		Cash Factory Cad Payment 200924 Plm1278846 Carrie Cahill		235.28	-160.28
9/25		Overdraft Fee for a Transaction Posted on 09/24 \$235.28 Cash Factory Cad Payment 200924 Plm1278846 Carrie Cahill		35.00	-195.28
9/28		Recurring Payment authorized on 09/25 Apple.Com/Bill 866-712-7753 CA S380270146502861 Card 2304		2.99	-198.27
9/30		United Auburn IN Payroll 092820 xxxxx6323 Cahill, Carrie	660.11		
9/30		Spotloan Debit C20092913002556 Carrie Cahill		60.67	
9/30		Brightlending Debit C20092913006276 Carrie Cahill		90.69	
9/30		Mountain Summit Msf 627592 Carrie Cahill		81.70	228.78
Ending balance on 9/30					228.78
Totals			\$3,946.13	\$3,722.49	

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.

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$35.00	\$35.00
Total Returned Item Fees	\$0.00	\$0.00

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.

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 09/01/2020 - 09/30/2020	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	-\$198.27 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,481.13 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	38 <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:

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.

