

Wells Fargo Opportunity CheckingSM

September 23, 2020 ■ Page 1 of 8



DESIREE N DUFRESNE
7627 NORTON AVE APT 2
WEST HOLLYWOOD CA 90046-5464

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: wells Fargo.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 wells Fargo.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 Opportunity Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 8/25	\$380.79
Deposits/Additions	3,168.12
Withdrawals/Subtractions	- 3,497.06
Ending balance on 9/23	\$51.85

Account number: **5160398193**

DESIREE N DUFRESNE

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>
8/25		Purchase authorized on 08/25 Ralphs #0 7257 Sunset West Hollywoo CA P0000000384493134 Card 5091		52.06	
8/25		Venmo Retry Pymt 200824 4303321968 Desiree Dufresne		1.00	327.73
8/26		Star Sports Thea Direct Dep 200826 467555851537Rr2 Dufresne,Desiree N	1,286.88		
8/26		Recurring Payment authorized on 08/25 Apple.Com/Bill 866-712-7753 CA S300238329774454 Card 5091		6.99	
8/26		Purchase authorized on 08/26 Venmo* VISA Direct NY S00460239636673603 Card 5091		100.00	
8/26		Venmo Retry Pymt 200825 4312809444 Desiree Dufresne		1.00	
8/26		Venmo Retry Pymt 200825 4312424559 Desiree Dufresne		24.44	1,482.18
8/27		Recurring Payment authorized on 08/26 Apple.Com/Bill 866-712-7753 CA S380239585303634 Card 5091		9.99	
8/27		Recurring Payment authorized on 08/26 Amazon Prime*Mu1Br Amzn.Com/Bill WA S460239779232858 Card 5091		14.22	
8/27		Purchase authorized on 08/26 Venmo* VISA Direct NY S00300240058978180 Card 5091		41.00	
8/27		Purchase authorized on 08/26 7-Eleven Los Angeles CA P0000000473836922 Card 5091		24.18	
8/27		Purchase authorized on 08/27 Cvs/Pharm 10916--7500 Los Angeles CA P0000000083306889 Card 5091		32.00	1,360.79
8/28		Purchase authorized on 08/26 Amzn Mktp US*Mu5K6 Amzn.Com/Bill WA S380240159716443 Card 5091		39.95	
8/28		Recurring Payment authorized on 08/27 Cnp*The New Yorker 800-825-2510 NY S460240380044140 Card 5091		119.99	
8/28		Recurring Payment authorized on 08/27 Lemonade I* Lemona Lemonade.Com NY S300240442971750 Card 5091		5.75	1,195.10
8/31		Purchase authorized on 08/28 Amzn Mktp US*MM7Hx Amzn.Com/Bill WA S460241739619309 Card 5091		38.52	
8/31		Purchase authorized on 08/28 Parchment - Univ D 480-719-1646 AZ S580241777718339 Card 5091		3.00	
8/31		Purchase authorized on 08/28 College Transcript 847-716-3000 IL S460241782312274 Card 5091		11.00	
8/31		Recurring Payment authorized on 08/28 Hlu*Hulu 126584690 Hulu.Com/Bill CA S460242224369611 Card 5091		11.99	
8/31		Purchase authorized on 08/29 Up0614 Los Angeles CA P00000000880184396 Card 5091		10.27	
8/31		Purchase authorized on 08/29 7-Eleven Los Angeles CA P00000000273048589 Card 5091		10.11	
8/31		Non-WF ATM Withdrawal authorized on 08/29 7609 Santa Monica B Los Angeles CA 00300242726132514 ATM ID 7E005594 Card 5091		83.50	
8/31		Non-Wells Fargo ATM Transaction Fee		2.50	
8/31		Recurring Payment authorized on 08/29 Hlu*Hulu 167721878 Hulu.Com/Bill CA S460243194861530 Card 5091		11.99	
8/31		Purchase authorized on 08/30 7-Eleven Los Angeles CA P00000000273414685 Card 5091		19.26	
8/31		Purchase authorized on 08/30 Amazon.Com*Mu19E5P Amzn.Com/Bill WA S380243805627527 Card 5091		8.52	
8/31		Purchase authorized on 08/31 Venmo* VISA Direct NY S00460244638573826 Card 5091		30.00	954.44
9/1		Recurring Payment authorized on 08/30 Scribd Inc 415-2336230 CA S380243760613493 Card 5091		8.99	


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>
9/1		Purchase authorized on 08/31 AT&T*Bill Payment WWW.ATT.Com TX S580244498272585 Card 5091		27.12	
9/1		Purchase authorized on 08/31 Saucey* Order 4243203477 CA S460245043458001 Card 5091		25.96	
9/1		Venmo Payment 4366799319 Desiree Dufresne		47.29	845.08
9/2		Recurring Payment authorized on 08/31 Saucey* Order 4243203477 CA S300245126803005 Card 5091		25.96	
9/2		Recurring Payment authorized on 08/31 Ipsy Glam Bag Help.Ipsy.Com CA S380245245405031 Card 5091		13.14	
9/2		Recurring Payment authorized on 09/01 Cko*Patreon* Membe 833-9728766 CA S580245621946516 Card 5091		5.00	
9/2		Recurring Payment authorized on 09/01 Doordash Dashpass WWW.Doordash. CA S580246015272966 Card 5091		9.99	
9/2		Venmo Payment 4370192351 Desiree Dufresne		1.00	
9/2		Venmo Payment 4369768697 Desiree Dufresne		18.01	
9/2		Venmo Payment 4373225761 Desiree Dufresne		21.27	750.71
9/3		Purchase Return authorized on 09/02 Cnp*The New Yorker 800-825-2510 NY S620247545465213 Card 5091	119.99		
9/3		Recurring Payment authorized on 09/02 Apple.Com/Bill 866-712-7753 CA S300246437698906 Card 5091		4.99	
9/3		Purchase authorized on 09/02 Shipt* Order WWW.Shipt.Com AL S580246595177530 Card 5091		44.25	
9/3		Purchase authorized on 09/02 Amazon.Com*Mu0Ko5C Amzn.Com/Bill WA S580246742673853 Card 5091		35.58	785.88
9/4		Purchase authorized on 09/02 College Transcript 847-716-3000 IL S380247213385349 Card 5091		6.35	
9/4		Purchase authorized on 09/02 College Transcript 847-716-3000 IL S580247215285970 Card 5091		11.00	
9/4		Recurring Payment authorized on 09/03 Self Lender 877-8830999 TX S580247274648507 Card 5091		27.33	
9/4		Purchase authorized on 09/03 Experian* Credit R 479-3436237 CA S580247278932583 Card 5091		9.99	
9/4		Purchase authorized on 09/03 Amazon.Com*Mu8Aj80 Amzn.Com/Bill WA S460247500255779 Card 5091		4.35	
9/4		Recurring Payment authorized on 09/03 Cnp*Allure Beauty 800-274-1603 DE S460247582899750 Card 5091		16.43	
9/4		Purchase authorized on 09/03 7-Eleven Los Angeles CA P0000000879348044 Card 5091		22.12	
9/4		Recurring Payment authorized on 09/03 Sling.Com 888-388-6210 CO S460248065846691 Card 5091		30.00	658.31
9/8		Purchase Return authorized on 09/04 Fernish 310-954-2005 CA S620250544155090 Card 5091	25.00		
9/8		Purchase Return authorized on 09/04 Fernish 310-954-2005 CA S620250544155088 Card 5091	25.00		
9/8		Purchase Return authorized on 09/04 Fernish 310-954-2005 CA S620250544155089 Card 5091	25.00		
9/8		Money Transfer authorized on 09/04 From Possible Finance TX S00460249154869002 Card 5091	200.00		
9/8		Money Transfer authorized on 09/07 From Dufresne Desiree NY S00380252000165623 Card 5091	69.30		
9/8		Purchase authorized on 09/02 Parchment - Univ D 480-719-1646 AZ S300247216874864 Card 5091		3.00	
9/8		Purchase authorized on 09/03 Buzzoid Internet Nor S580247709345033 Card 5091		2.02	
9/8		Purchase authorized on 09/04 AT&T*Bill Payment WWW.ATT.Com TX S580248451954168 Card 5091		100.00	
9/8		Purchase authorized on 09/04 Format Toronto Can S580248479478988 Card 5091		16.99	
9/8		Purchase authorized on 09/04 Fernish Httpswww.Fern CA S580248616158010 Card 5091		34.32	
9/8		Purchase authorized on 09/04 Fernish Httpswww.Fern CA S300248616178683 Card 5091		25.00	

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		Purchase authorized on 09/04 Fernish Httpswww.Fern CA S580248616211052 Card 5091		108.41	
9/8		Purchase authorized on 09/04 Fernish Httpswww.Fern CA S300248616231332 Card 5091		25.00	
9/8		Purchase authorized on 09/04 Fernish Httpswww.Fern CA S460248616259393 Card 5091		110.60	
9/8		Purchase authorized on 09/04 Fernish Httpswww.Fern CA S380248616283615 Card 5091		25.00	
9/8		Purchase authorized on 09/05 Rent The Runway 800-5090842 NY S300249721388719 Card 5091		93.08	
9/8		Purchase authorized on 09/05 7-11 19667 Los Ang 8002550711 TX S580250034054785 Card 5091		19.59	
9/8		Recurring Payment authorized on 09/05 7-11 19667 Los Ang 8002550711 TX S380250072241419 Card 5091		20.22	
9/8		Recurring Payment authorized on 09/06 Apple.Com/Bill 866-712-7753 CA S580250468681759 Card 5091		9.99	
9/8		Purchase with Cash Back \$ 40.00 authorized on 09/06 Trader Joe's # 192 Los Angeles CA P00380250815200577 Card 5091		45.96	
9/8		Purchase authorized on 09/06 Uber Eats Help.Uber.Com CA S460251138719832 Card 5091		21.32	
9/8		Venmo Payment 4391419128 Desiree Dufresne		21.27	320.84
9/9		Recurring Payment authorized on 09/07 7-11 19667 Los Ang 8002550711 TX S580252206340931 Card 5091		28.14	
9/9		Purchase authorized on 09/08 Prime Video*Mu1P78 888-802-3080 WA S460252593100192 Card 5091		3.99	288.71
9/10		Star Sports Thea Direct Dep 200910 938815095383Rr2 Dufresne,Desiree N	1,286.88		
9/10		Purchase authorized on 09/08 Apple.Com/Bill 866-712-7753 CA S580253007884701 Card 5091		12.99	
9/10		Purchase authorized on 09/08 Instacart Httpsinstacar CA S580253138255992 Card 5091		22.19	
9/10		Purchase authorized on 09/09 Prime Video*Mu0Oy5 888-802-3080 WA S380254066563672 Card 5091		10.99	
9/10		Paypal Echeck 200910 Landladyme Desiree Dufresne		900.00	629.42
9/11		Recurring Payment authorized on 09/10 7-11 19667 Los Ang 8002550711 TX S380255039197863 Card 5091		19.20	610.22
9/14		Money Transfer authorized on 09/11 From Brigit NY S00300256085477292 Card 5091	0.01		
9/14		Money Transfer authorized on 09/11 From Brigit NY S00380256085649541 Card 5091	50.00		
9/14		Purchase authorized on 09/10 Shipt* Order WWW.Shipt.Com AL S460254795099960 Card 5091		32.88	
9/14		Purchase authorized on 09/11 Amzn Mktp US*M428S Amzn.Com/Bill WA S300255671760334 Card 5091		5.85	
9/14		Purchase authorized on 09/11 7-11 19667 Los Ang 8002550711 TX S580255801495886 Card 5091		20.80	
9/14		Purchase authorized on 09/11 Amzn Digital*Mu407 888-802-3080 WA S460255837230519 Card 5091		8.99	
9/14		Purchase authorized on 09/11 Amzn Digital*Mu0Sb 888-802-3080 WA S460256022273662 Card 5091		7.81	
9/14		Purchase authorized on 09/11 Amzn Mktp US*Mu0VP Amzn.Com/Bill WA S300256031060807 Card 5091		13.63	
9/14		Purchase authorized on 09/11 Myplan.Com, L.L.C. 818-360-6597 CA S300256166229593 Card 5091		7.95	
9/14		Purchase authorized on 09/11 Amzn Digital*Mu2Fs 888-802-3080 WA S380256168889055 Card 5091		4.99	
9/14		Purchase authorized on 09/11 Quadpay* Quadpay A Httpswww.Quad NY S300256176926624 Card 5091		24.63	
9/14		Purchase authorized on 09/11 Venmo* VISA Direct NY S00380256190090972 Card 5091		15.00	
9/14		Purchase authorized on 09/12 Apple.Com/Bill 866-712-7753 CA S380256440145040 Card 5091		4.99	


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		Recurring Payment authorized on 09/12 Quadpay* Quadpay A Httpswww.Quad NY S580256856117070 Card 5091		9.60	
9/14		Purchase authorized on 09/12 7-Eleven Los Angeles CA P0000000879685602 Card 5091		5.46	
9/14		Purchase authorized on 09/12 7-Eleven Los Angeles CA P0000000782842270 Card 5091		17.61	
9/14		Purchase authorized on 09/12 Lyft *Ride Sat 5 Lyft.Com CA S460257013136027 Card 5091		18.46	
9/14		Purchase authorized on 09/13 Venmo* VISA Direct NY S00380257291209316 Card 5091		20.00	
9/14		Recurring Payment authorized on 09/13 Experian* Credit R 479-3436237 CA S300257354244433 Card 5091		9.99	
9/14		Purchase authorized on 09/13 Shipt* Order WWW.Shipt.Com AL S580257699876202 Card 5091		42.31	
9/14		Recurring Payment authorized on 09/13 Quadpay* Quadpay A Httpswww.Quad NY S300257749670139 Card 5091		11.91	
9/14		Purchase authorized on 09/13 Shipt* Balanc 4902 WWW.Shipt.Com AL S380257786031061 Card 5091		1.74	
9/14		Mercury Ins Payment 040104120282910 Dufresne,Desiree A702		99.98	
9/14		Figopetinsurance Payment 200910 lhc20000029101 Desiree Dufresne		23.95	
9/14		Venmo Payment 4437149572 Desiree Dufresne		18.88	232.82
9/15		Recurring Payment authorized on 09/13 Gamefly*Membership 888-986-6400 CA S460258088741257 Card 5091		25.13	
9/15		Purchase authorized on 09/13 7-11 19667 Los Ang 8002550711 TX S460258172139542 Card 5091		9.84	197.85
9/16		Purchase Return authorized on 09/16 Amzn Digital 888-802-3080 WA S620260549275107 Card 5091	4.99		
9/16		Purchase Return authorized on 09/16 Amzn Digital 888-802-3080 WA S620260549787042 Card 5091	7.81		
9/16		Purchase authorized on 09/14 Amazon.Com*M45B92F Amzn.Com/Bill WA S380259072827083 Card 5091		2.06	
9/16		Purchase authorized on 09/15 Groupon Inc Groupon.Com IL S580259735417557 Card 5091		4.99	
9/16		Recurring Payment authorized on 09/15 Shipt* Monthly Mem WWW.Shipt.Com AL S300259756995263 Card 5091		14.00	
9/16		Venmo Payment 4447472800 Desiree Dufresne		14.44	
9/16		Venmo Payment 4447726671 Desiree Dufresne		1.00	174.16
9/17		Mobile Deposit : Ref Number :516170705892	7.26		
9/17		Purchase authorized on 09/15 Nintendo *Ameri 800-255-3700 WA S460259858723137 Card 5091		3.99	
9/17		Recurring Payment authorized on 09/16 Litcharts Httpswww.Litc NJ S460260807036864 Card 5091		9.95	
9/17		Venmo Payment 4453101049 Desiree Dufresne		1.00	
9/17		Venmo Payment 4453124636 Desiree Dufresne		17.96	
9/17		Venmo Payment 4452799225 Desiree Dufresne		18.98	129.54
9/21		Purchase authorized on 09/17 Instacart Httpsinstacar CA S380262157070527 Card 5091		26.60	
9/21		Purchase authorized on 09/17 Instacart Httpsinstacar CA S580262223862525 Card 5091		1.22	
9/21		Recurring Payment authorized on 09/18 Netflix.Com 408-5403700 CA S580262415758341 Card 5091		15.99	
9/21		Purchase authorized on 09/18 Amzn Digital*M43PF 888-802-3080 WA S580263199647482 Card 5091		5.47	
9/21		Recurring Payment authorized on 09/19 Apple.Com/Bill 866-712-7753 CA S380263292257539 Card 5091		0.99	
9/21		Recurring Payment authorized on 09/19 Quadpay* Quadpay A Httpswww.Quad NY S460263717775590 Card 5091		15.00	
9/21		Purchase authorized on 09/19 Best Friends WWW.Bestfrien UT S460263744795052 Card 5091		10.00	
9/21		7Sage Education lat Paypal 200921 1010435227107 Desiree Dufresne		40.00	14.27

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/22		Money Transfer authorized on 09/22 From Floatme Corp TX S00460266770613896 Card 5091	20.00		
9/22		Purchase authorized on 09/21 Apple.Com/Bill 866-712-7753 CA S460265577946963 Card 5091		7.98	
9/22		Venmo Payment 4482366406 Desiree Dufresne		14.44	11.85
9/23		Vola Vola lywkmxax4	40.00		51.85
Ending balance on 9/23					51.85
Totals			\$3,168.12	\$3,497.06	

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	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$17.50

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 08/25/2020 - 09/23/2020	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	\$11.85 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,613.76 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	96 <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.

