

# Wells Fargo Combined Statement of Accounts

September 25, 2020 ■ Page 1 of 8



DEVIN W DOWD  
ROCHELLE M SMITH  
4450 WARMOTH LN  
WINNEMUCCA NV 89445-4051

## 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 checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input 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.

## Summary of accounts

### Checking/Prepaid and Savings

<i>Account</i>	<i>Page</i>	<i>Account number</i>	<i>Ending balance last statement</i>	<i>Ending balance this statement</i>
Wells Fargo Everyday Checking	2	8485530698	608.74	2,105.03
Wells Fargo Way2Save <sup>®</sup> Savings	6	1747496808	128.01	123.02
<b>Total deposit accounts</b>			<b>\$736.75</b>	<b>\$2,228.05</b>

## Wells Fargo Everyday Checking

### Statement period activity summary

Beginning balance on 8/27	\$608.74
Deposits/Additions	5,424.26
Withdrawals/Subtractions	- 3,927.97
<b>Ending balance on 9/25</b>	<b>\$2,105.03</b>

Account number: **8485530698****DEVIN W DOWD**  
**ROCHELLE M SMITH***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>
8/27		Purchase authorized on 08/27 E-Z Stop Eureka NV P0000000086224271 Card 9720		11.72	597.02
8/28		Recurring Payment authorized on 08/27 Vesta *AT&T Prepa 866-608-3007 OR S300240461990176 Card 9720		50.06	
8/28		Purchase authorized on 08/28 E-Z Stop Eureka NV P00000000771711655 Card 9720		8.54	538.42
8/31		Purchase authorized on 08/27 Sidhu Place Eureka NV S580240827462917 Card 9720		16.75	
8/31		Purchase authorized on 08/29 Shell Service Station Ely NV P00300242595003237 Card 9720		3.68	517.99
9/1		Prog Direct Ins Ins Prem 200901 xxxxx4390 Devin Devin Dowd		231.78	286.21
9/3		Purchase authorized on 09/02 Sidhu Place Eureka NV P00380247133923991 Card 9720		40.04	
9/3		Purchase authorized on 09/03 Raine's Market Eureka NV P00000000381813323 Card 9720		43.24	202.93
9/4		McEwen Mining IN Payroll 88942000006247x Dowd, Devin W	2,358.58		2,561.51
9/8		Recurring Payment authorized on 09/04 Microsoft*Xbox Liv Msbill.Info WA S460249160684550 Card 9720		9.99	
9/8		Purchase authorized on 09/05 Raine's Market Eureka NV P00000000385873473 Card 9720		56.63	
9/8		Purchase authorized on 09/06 Paypal *Gbe Rental 402-935-7733 CA S380250466361704 Card 9720		821.12	
9/8		Purchase authorized on 09/06 Hdfs Bill Pay 888-691-4337 IL S380250467770183 Card 9720		410.30	


**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 09/06 Sidhu Place Eureka NV P00460250829610970 Card 9720		7.96	
9/8		Purchase authorized on 09/07 Sidhu Place Eureka NV P00580251826792155 Card 9720		19.92	
9/8		Purchase authorized on 09/08 Chevron/Eureka Chevron Eureka NV P00380253014903585 Card 9720		7.26	1,228.33
9/9		Purchase authorized on 09/08 Chevron 0098099 Eureka NV S300253011635789 Card 9720		50.87	
9/9		Purchase authorized on 09/08 Rolbertos Mexican Winnemucca NV S300253134782429 Card 9720		11.25	
9/9		Prog Specialty Ins Prem 200909 xxxxx2194 Devin Devin Down		61.23	1,104.98
9/10		Recurring Payment authorized on 09/09 Roku for Disney El 816-2728107 DE S380253463124582 Card 9720		6.99	
9/10		Purchase authorized on 09/09 WM Superc Wal-Mart Sup Winnemucca NV P00000000782555504 Card 9720		9.90	
9/10		Purchase authorized on 09/09 Maverik #553 Winnemucca NV P00000000586212366 Card 9720		23.83	
9/10		Purchase authorized on 09/09 Maverik #553 Winnemucca NV P00000000485871849 Card 9720		3.09	
9/10		Purchase authorized on 09/10 Golden Gate 31 Winnemucca NV P00000000682088498 Card 9720		18.36	
9/10		ATM Withdrawal authorized on 09/10 Winnemucca Winnemucca NV 0002986 ATM ID 99241 Card 9720		50.00	
9/10		Purchase authorized on 09/10 Boot Barn #82 1460 W W Winnemucca NV P00000000889946439 Card 9720		203.00	
9/10		Purchase authorized on 09/10 Dos Amigos Winnemucca NV P00000000871643830 Card 9720		34.00	755.81
9/11		Purchase authorized on 09/09 Taco Bell #029348 Winnemucca NV S460254250378045 Card 9720		22.72	
9/11		Purchase authorized on 09/10 Pilot #0485 Winnemucca NV P00380255040597203 Card 9720		35.31	
9/11		Purchase authorized on 09/10 USA*Vend at Air SE Winnemucca NV S580255043047187 Card 9720		1.75	
9/11		Purchase authorized on 09/10 Sidhu Place Eureka NV P00580255149974322 Card 9720		24.02	
9/11		Purchase authorized on 09/11 Chevron/Eureka Chevron Eureka NV P00380255833818365 Card 9720		36.06	635.95
9/14		Purchase authorized on 09/09 Best Western Plus Winnemucca NV S300254108887922 Card 9720		171.42	
9/14		Recurring Payment authorized on 09/12 Amazon Prime*Mu5Ta Amzn.Com/Bill WA S300256325163722 Card 9720		12.99	
9/14		Recurring Payment authorized on 09/12 Netflix.Com 408-5403700 CA S300256370188985 Card 9720		15.99	
9/14		Purchase authorized on 09/12 Sidhu Place Eureka NV P00460256837729541 Card 9720		14.94	
9/14		Purchase authorized on 09/13 E-Z Stop Eureka NV P00000000789688542 Card 9720		12.80	
9/14		Purchase with Cash Back \$ 10.00 authorized on 09/14 Raine's Market Eureka NV P00000000481327529 Card 9720		35.42	
9/14		ATT Payment 091220 482104012Epayg Devin Dowd		75.28	297.11
9/15		Purchase authorized on 09/15 Sidhu Place Eureka NV P00300259831397146 Card 9720		21.98	275.13
9/16		Purchase authorized on 09/12 Paypal *Wolverine 402-935-7733 MI S300256377293508 Card 9720		128.22	
9/16		Purchase authorized on 09/16 Sidhu Place Eureka NV P00300260837175845 Card 9720		28.91	118.00
9/17		Purchase authorized on 09/17 E-Z Stop Eureka NV P00000000677699246 Card 9720		30.66	87.34
9/18		McEwen Mining IN Payroll 89129800046675x Dowd, Devin W	3,065.68		
9/18		Purchase authorized on 09/17 Sidhu Place Eureka NV P00300262100730727 Card 9720		3.98	

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/18		ATM Withdrawal authorized on 09/18 Winnemucca Winnemucca NV 0005811 ATM ID 9924I Card 9720		200.00	2,949.04
9/21		Purchase authorized on 09/17 McDonald's F6925 Winnemucca NV S580262224390066 Card 9720		29.77	
9/21		Purchase authorized on 09/18 Winger's Winnemucca Winnemucca NV S460263056158921 Card 9720		64.48	
9/21		Purchase authorized on 09/18 Wal-Mart Super Center Winnemucca NV P00000000679129243 Card 9720		21.24	
9/21		Purchase authorized on 09/19 Pilot #0485 Winnemucca NV P00460263652734653 Card 9720		50.00	
9/21		Purchase authorized on 09/19 Cke*El Capitan Sea Elko NV S460263784744332 Card 9720		151.40	
9/21		Purchase authorized on 09/19 Shell Service Station Elko NV P00300264020588896 Card 9720		22.18	
9/21		Purchase authorized on 09/19 WM Superc Wal-Mart Sup Winnemucca NV P00000000377279678 Card 9720		55.82	
9/21		Purchase authorized on 09/19 Dos Amigos Winnemucca NV P00000000973671079 Card 9720		92.92	
9/21		Purchase authorized on 09/19 Flying J #770 Winnemucca NV P00300264159634176 Card 9720		21.75	
9/21		Purchase authorized on 09/20 Sidhu Place Eureka NV P00380265118298512 Card 9720		14.94	2,424.54
9/22		Purchase authorized on 09/19 Holiday Inn Expres Winnemucca NV S580264176634462 Card 9720		207.19	
9/22		Purchase authorized on 09/20 McDonald's F6925 Winnemucca NV S460264675756852 Card 9720		15.69	
9/22		Purchase authorized on 09/21 Sidhu Place Eureka NV P00380266117865376 Card 9720		4.98	2,196.68
9/23		Purchase authorized on 09/23 E-Z Stop Eureka NV P00000000273357329 Card 9720		8.54	
9/23		Purchase authorized on 09/23 Sidhu Place Eureka NV P00460267827256573 Card 9720		5.07	2,183.07
9/24		Purchase authorized on 09/24 Sidhu Place Eureka NV P00460268829296729 Card 9720		33.31	2,149.76
9/25		Purchase authorized on 09/25 Raine's Market Eureka NV P00000000071423542 Card 9720		15.31	
9/25		Purchase authorized on 09/25 E-Z Stop Eureka NV P00000000685580563 Card 9720		29.42	2,105.03
<b>Ending balance on 9/25</b>					<b>2,105.03</b>
<b>Totals</b>			<b>\$5,424.26</b>	<b>\$3,927.97</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.

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$210.00
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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.



**Monthly service fee summary (continued)**

Fee period 08/27/2020 - 09/25/2020	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	\$87.34 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$5,424.26 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	57 <input checked="" type="checkbox"/>
· Age of primary account owner	17 - 24	<input checked="" 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.

## Wells Fargo Way2Save<sup>®</sup> Savings

### Statement period activity summary

Beginning balance on 8/27	\$128.01
Deposits/Additions	0.01
Withdrawals/Subtractions	- 5.00
<b>Ending balance on 9/25</b>	<b>\$123.02</b>

Account number: **1747496808**

**DEVIN W DOWD**  
**ROCHELLE M SMITH**

*Nevada account terms and conditions apply*

For Direct Deposit use  
Routing Number (RTN): 321270742



**Interest summary**

Interest paid this statement	\$0.01
Average collected balance	\$128.01
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.02

**Transaction history**

<i>Date</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
9/25	Interest Payment	0.01		
9/25	Monthly Service Fee		5.00	123.02
<b>Ending balance on 9/25</b>				<b>123.02</b>
<b>Totals</b>		<b>\$0.01</b>	<b>\$5.00</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.*

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

Fee period 08/27/2020 - 09/25/2020	Standard monthly service fee \$5.00	You paid \$5.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$300.00	\$128.01 <input type="checkbox"/>
· A daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
· The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

AM/AM

