

Wells Fargo Everyday Checking

November 6, 2020 ■ Page 1 of 6



ELIZABETH GARCIA
15134 CAROLINA AVE
MORENO VALLEY CA 92551-7007

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 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 10/8	\$27.00
Deposits/Additions	2,327.86
Withdrawals/Subtractions	- 2,139.20
Ending balance on 11/6	\$215.66

Account number: **1945147146**

ELIZABETH GARCIA

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>
10/9		Cabinets 2000 LI Direct Dep 201009 781055788608LI6 Garcia,Elizabeth	578.64		
10/9		Purchase authorized on 10/08 Parchment Transcri 480-719-1646 AZ S580283090669007 Card 8784		3.95	601.69
10/13		Online Transfer From Garcia E Everyday Checking xxxxxx9539 Ref #Ib09255R3H on 10/13/20	15.00		
10/13		Purchase authorized on 10/08 Starbucks 800-782- 800-782-7282 WA S460283018127685 Card 8784		5.25	
10/13		Purchase authorized on 10/08 Farmer Boys - Iris Moreno Valley CA S460283030442658 Card 8784		8.72	
10/13		Purchase authorized on 10/09 Remitty* H626 WWW.Remitty.C WA S580283384765991 Card 8784		152.98	
10/13		Purchase authorized on 10/09 Ksc Son Corporati Mecca CA S380284141531990 Card 8784		14.93	
10/13		Zelle to Garcia Elizabeth on 10/11 Ref #Rp08Zt67NC		1.00	
10/13		Purchase authorized on 10/12 Golden Corral 2415 Yuma AZ S380286734368548 Card 8784		54.37	
10/13		Online Transfer to Garcia E Everyday Checking xxxxxx9539 Ref #Ib0924Yn25 on 10/13/20		150.00	
10/13		Online Transfer to Garcia E Everyday Checking xxxxxx9539 Ref #Ib09255Kmw on 10/13/20		15.00	
10/13		Purchase authorized on 10/13 Wal-Mart Super Center Moreno Valley CA P0000000375037337 Card 8784		18.82	
10/13		Purchase authorized on 10/13 Wal-Mart Super Center Moreno Valley CA P0000000089212528 Card 8784		55.23	140.39
10/14		Purchase authorized on 10/12 Starbucks Store 11 Mecca CA S380287002814665 Card 8784		16.20	
10/14		Purchase authorized on 10/13 Walgreens #9616 Moreno Valley CA S580287803724832 Card 8784		6.45	
10/14		Zelle to Angelica on 10/14 Ref #Pp092Cfks8		5.00	112.74
10/15		Purchase authorized on 10/13 Taco Bell 029415 Moreno Valley CA S460287791866975 Card 8784		15.25	97.49
10/16		Zelle From Adolfo Garcia on 10/16 Ref # Jpm454032196	19.00		
10/16		Purchase authorized on 10/14 Little Caesars 586 951-924-8555 CA S300289128620721 Card 8784		17.78	98.71
10/19		ATM Cash Deposit on 10/19 14395 Moreno Beach Blvd Moreno Valley CA 0002810 ATM ID 9913H Card 8784	4.00		
10/19		ATM Cash Deposit on 10/19 14395 Moreno Beach Blvd Moreno Valley CA 0002811 ATM ID 9913H Card 8784	1.00		
10/19		ATM Cash Deposit on 10/19 14395 Moreno Beach Blvd Moreno Valley CA 0002812 ATM ID 9913H Card 8784	1.00		
10/19		ATM Withdrawal authorized on 10/19 14395 Moreno Beach Blvd Moreno Valley CA 0002813 ATM ID 9913H Card 8784		100.00	4.71
10/21		Online Transfer From Garcia E Everyday Checking xxxxxx9539 Ref #Ib093MI6Qx on 10/21/20	1.00		
10/21		Purchase authorized on 10/19 Taco Bell 729415 Moreno Valley CA S580293771776801 Card 8784		2.79	2.92
10/26		Zelle From Adolfo Garcia on 10/24 Ref # Jpm458743914	20.00		
10/26		Purchase authorized on 10/24 MR You Express Moreno Valley CA S300298638482082 Card 8784		21.90	
10/26		First Loan Db Online Pmt 102320 201023757Biu5Uk Elizabeth Garcia		24.07	
10/26		First Loan Db Online Pmt 102320 201023Gq1Syv47O Elizabeth Garcia		56.14	-79.19
10/29		First Loan Db Hist Rtn 201029 201023757Biu5Uk Elizabeth Garcia	24.07		
10/29		First Loan Db Hist Rtn 201029 201023Gq1Syv47O Elizabeth Garcia	56.14		1.02
10/30		Cabinets 2000 LI Direct Dep 201030 935216170852LI6 Garcia,Elizabeth	560.53		
10/30		Zelle From Garcia Elizabeth on 10/30 Ref # Bac2066B7D16	17.08		



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/30		Zelle to Brother on 10/30 Ref #Rp0956Jk9Q		113.00	
10/30		Purchase authorized on 10/30 Target T- 27100 Eucaly Moreno Valley CA P0000000786597939 Card 8784		5.40	460.23
11/2		Zelle From Yesenia Garcia on 11/01 Ref # SFC0Fo2Xoib1	338.00		
11/2		ATM Cash Deposit on 11/02 14395 Moreno Beach Blvd Moreno Valley CA 0008082 ATM ID 9913H Card 8784	165.00		
11/2		Purchase authorized on 10/30 Remitty* GA17 WWW.Remitty.C WA S580304668727718 Card 8784		234.98	
11/2		Purchase authorized on 11/02 Cardenas 14930 Perris Moreno Valley CA P0000000586585633 Card 8784		3.99	724.26
11/4		Online Transfer to Garcia E Everyday Checking xxxxxx9539 Ref #Ib0965Xnz7 on 11/04/20		660.60	63.66
11/6		Cabinets 2000 LI Direct Dep 201106 931317355809Ll6 Garcia,Elizabeth	527.40		
11/6		Purchase authorized on 11/02 Apple.Com/Bill 866-712-7753 CA S580307506995439 Card 8784		14.99	
11/6		Purchase authorized on 11/04 Farmer Boys - Iris Moreno Valley CA S380310014208934 Card 8784		8.72	
11/6		Purchase authorized on 11/04 McDonald's F31236 Moreno Valley CA S300310108477243 Card 8784		2.67	
11/6		Purchase authorized on 11/05 Subway 32103 195-16013780 CA S380311058308688 Card 8784		8.82	
11/6		Purchase authorized on 11/05 Armandos Mexican F Moreno Valley CA S580311065785981 Card 8784		13.20	
11/6		Zelle to Brother on 11/06 Ref #Rp096Lm2Z4		327.00	215.66
Ending balance on 11/6					215.66
Totals			\$2,327.86	\$2,139.20	

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 Rewind[®] Benefits

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	0	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$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 wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/08/2020 - 11/06/2020	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	-\$79.19 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,666.57 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	22 <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		



Monthly service fee summary (continued)

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 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® 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.

