

Wells Fargo Everyday Checking

October 23, 2020 ■ Page 1 of 6



GABRIEL R MIERA
9945 MADRONA DR
FONTANA CA 92335-6526

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 checked="" 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 9/24	-\$919.46
Deposits/Additions	2,998.76
Withdrawals/Subtractions	- 2,565.25
Ending balance on 10/23	-\$485.95

Account number: **2793437977**

GABRIEL R MIERA

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>
9/28		NSF Return Item Fee for a Transaction Received on 09/25 \$70.00 Brigit.Com Protection 200925 9A39D5202A92 4F4 Gabriel Miera		35.00	-954.46
10/2		Nordstrom Inc Payroll 201002 20100210178143 Gabriel Miera	1,534.22		
10/2		Zelle to Quinonez Guillermo on 10/02 Ref #Pp08Y72Sq8		100.00	
10/2		Zelle to Rivera Hector on 10/02 Ref #Rp08Y82Tnt		80.00	
10/2		Purchase authorized on 10/02 Mikes Liquor Market Inc Rialto CA P00380276789129420 Card 5840		10.00	
10/2		ATM Withdrawal authorized on 10/02 151 W. Baseline Rialto CA 0002334 ATM ID 9922L Card 5840		400.00	
10/2		Brigit.Com Protection 201002 097Be48Acc174D5 Gabriel Miera		70.00	-80.24
10/5		Overdraft Fee for a Transaction Posted on 10/02 \$400.00 ATM Withdrawal authorized on 10/02 151 W. Baseline Rialto CA		35.00	
10/5		Overdraft Fee for a Transaction Posted on 10/02 \$70.00 Brigit.Com Protection 201002 097Be48Acc17 4D5 Gabriel Miera		35.00	
10/5		Money Transfer authorized on 10/03 From Earnin-Activehours CA S00460277673991671 Card 5840	100.00		
10/5		ATM Cash Deposit on 10/04 6189 Magnolia Ave Riverside CA 0003693 ATM ID 9853A Card 5840	50.00		
10/5		Money Transfer authorized on 10/04 From Earnin-Activehours CA S00460278683874084 Card 5840	50.00		
10/5		Money Transfer authorized on 10/05 From Earnin-Activehours CA S00380279672156545 Card 5840	5.49		
10/5		ATM Cash Deposit on 10/05 1400 S Riverside Ave Rialto CA 0008786 ATM ID 1748D Card 5840	4.00		
10/5		Recurring Payment authorized on 10/02 Apple.Com/Bill 866-712-7753 CA S580276582343897 Card 5840		4.99	
10/5		Recurring Payment authorized on 10/02 Apple.Com/Bill 866-712-7753 CA S300276582344800 Card 5840		11.98	
10/5		Purchase authorized on 10/02 Jack IN The Box 33 Fontana CA S460276610258201 Card 5840		10.11	
10/5		Purchase authorized on 10/02 USA*Dependable Ven Upland CA S460276707483725 Card 5840		1.85	
10/5		Recurring Payment authorized on 10/02 Apple.Com/Bill 866-712-7753 CA S380276862961003 Card 5840		8.99	
10/5		Purchase authorized on 10/04 Speedway 04872 3 3570 Cen Riverside CA P00380278649567721 Card 5840		15.32	
10/5		Purchase authorized on 10/04 Dave Inc Los Angeles CA S00460279072685990 Card 5840		1.00	5.01
10/6		Money Transfer authorized on 10/06 From Brigit NY S00380280568515442 Card 5840	70.00		
10/6		Money Transfer authorized on 10/06 From Dave Inc CA S00580280569033169 Card 5840	20.00		
10/6		Purchase authorized on 10/05 USA*Dependable Ven Upland CA S300279497968153 Card 5840		3.10	
10/6		ATM Withdrawal authorized on 10/06 1175 N. Mount Vernon Ave Colton CA 0000566 ATM ID 9828A Card 5840		500.00	-408.09
10/7		Overdraft Fee for a Transaction Posted on 10/06 \$500.00 ATM Withdrawal authorized on 10/06 1175 N. Mount Vernon Ave Colton CA		35.00	
10/7		Purchase authorized on 10/06 USA*Dependable Ven Upland CA S380280501899356 Card 5840		0.24	
10/7		Purchase authorized on 10/06 USA*Dependable Ven Upland CA S580280700478800 Card 5840		1.97	
10/7		ATM Withdrawal authorized on 10/07 11205 Sierra Ave. Fontana CA 0003655 ATM ID 9922P Card 5840		100.00	-545.30
10/8		Overdraft Fee for a Transaction Posted on 10/07 \$100.00 ATM Withdrawal authorized on 10/07 11205 Sierra Ave. Fontana CA		35.00	
10/8		Purchase authorized on 10/06 Del Taco 0288 Fontana CA S380280612821351 Card 5840		7.73	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/8		Purchase authorized on 10/06 Valero Fontana Fontana CA S460280777939149 Card 5840		15.00	
10/8		Purchase authorized on 10/06 Valero Fontana Fontana CA S580280778220288 Card 5840		15.00	-618.03
10/9		Overdraft Fee for a Transaction Posted on 10/08 \$7.73 Purchase Authori Zed on 10/06 Del Taco 0288 Fontana		35.00	
10/9		Overdraft Fee for a Transaction Posted on 10/08 \$15.00 Purchase Authori Zed on 10/06 Valero Fontana Fontana		35.00	
10/9		Overdraft Fee for a Transaction Posted on 10/08 \$15.00 Purchase Authori Zed on 10/06 Valero Fontana Fontana		35.00	-723.03
10/16		Nordstrom Inc Payroll 201016 20101610178143 Gabriel Miera	1,165.05		
10/16		Purchase authorized on 10/16 Dave Inc Los Angeles CA S00460290336366846 Card 5840		23.99	
10/16		ATM Withdrawal authorized on 10/16 6189 Magnolia Ave Riverside CA 0006540 ATM ID 9853A Card 5840		700.00	
10/16		Earnin Active Paymentret xxxxx6263 Gabriel Miera		53.00	-334.97
10/19		NSF Return Item Fee for a Transaction Received on 10/16 \$106.00 Earnin Active Paymentret xxxxx6 435 Gabriel Miera		35.00	
10/19		Overdraft Fee for a Transaction Posted on 10/16 \$700.00 ATM Withdrawal authorized on 10/16 6189 Magnolia Ave Riverside CA		35.00	
10/19		Overdraft Fee for a Transaction Posted on 10/16 \$53.00 Earnin Active Paymentret xxxxx6 263 Gabriel Miera		35.00	
10/19		Recurring Payment authorized on 10/17 Apple.Com/Bill 866-712-7753 CA S300291824635868 Card 5840		10.98	-450.95
10/20		Overdraft Fee for a Transaction Posted on 10/19 \$10.98 Recurring Payment Authori Zed on 10/17 Apple.Com/Bill 866-712-		35.00	-485.95
Ending balance on 10/23					-485.95
Totals			\$2,998.76	\$2,565.25	

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
9/28	Brigit.Com Protection 200925 9A39D5202A924F4 Gabriel Miera Reference # 084106760138081	70.00
10/19	Earnin Active Paymentret xxxxx6435 Gabriel Miera Reference # 121140391526055	106.00
10/19	Spotloan Debit C20101509013540 Gabriel Miera Reference # 071201321083605	167.09
10/19	Brigit.Com Protection 201016 E76F547Ba9A3473 Gabriel Miera Reference # 084106760158167	70.00
10/19	Vbs Betterday 8662580165 201015 Bet2947399Ci Gabriel Miera Reference # 096016932998204	170.00

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$350.00	\$2,135.00
Total Returned Item Fees	\$70.00	\$175.00

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.



Summary of Overdraft Rewind[®] Benefits

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	0	7
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$245.00

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

Fee period 09/24/2020 - 10/23/2020	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	-\$954.46 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,699.27 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	16 <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.



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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.

