

# Wells Fargo Everyday Checking

October 28, 2020 ■ Page 1 of 8



GABRIELA KEANE  
1224 CARIDAD CT  
ROHNERT PARK CA 94928-3548

## 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 type="checkbox"/>	Auto Transfer/Payment	<input checked="" 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 9/29	-\$567.39
Deposits/Additions	7,093.98
Withdrawals/Subtractions	- 6,237.69
<b>Ending balance on 10/28</b>	<b>\$288.90</b>

Account number: **3714646613**

**GABRIELA KEANE**

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>
9/29		Lendup Lenduploan 200929 1813949116 Gabriela Keane	200.00		
9/29		Tremont Lending 8882120030 31140784 Gabriela Keane	200.00		-167.39
10/1		ATM Cash Deposit on 10/01 Rohnert Park Main Rohnert Park CA 0003808 ATM ID 9974B Card 4557	300.00		
10/1		ATM Cash Deposit on 10/01 Rohnert Park Main Rohnert Park CA 0003811 ATM ID 9974B Card 4557	140.00		272.61
10/2		The Permanente M Payroll 200926 00347498 Keane,Gabriela	774.53		
10/2		RTP From Venmo on 10/02 Ref#20201002021000021P1Brjpm00540014685	50.00		
10/2		Online Transfer From Keane G Way2Save Savings xxxxxx2116 Ref #Ib08Y7L5R6 on 10/02/20	25.00		
10/2		Purchase authorized on 10/01 Moneylion Instacas 888-659-8244 NY S380275653111549 Card 4557		149.97	
10/2		Recurring Transfer to Keane G Way2Save Savings Ref #Op08Y5Xzst xxxxxx2116		25.00	
10/2		ATM Withdrawal authorized on 10/02 Rohnert Park Main Rohnert Park CA 0004171 ATM ID 9974B Card 4557		40.00	
10/2		Westside Lending 8882177531 100120 Debit Gabriela Keane		48.14	
10/2		Vbs Loan at Last 8446768550 201001 7687832 Gabriela Keane		118.91	
10/2		Vbs Creditcube 8888855646 201001 Plm454449 Gabriela Keane		96.86	643.26
10/5		Non-WF ATM Balance Inquiry Fee 10/02 630 Park Cou Rohnert Park CA ATM ID Cagrn04 Card 4557		2.00	
10/5		Money Transfer authorized on 10/02 From Curo Financial KS S00580277090539533 Card 4557	255.00		
10/5		Money Transfer authorized on 10/03 From Moneylion, Inc. Moneylion, Inc NY P00000000986930839 Card 4557	50.00		
10/5		Instacash Paymen Moneylion 201005 Ic8A9710B262C04 Keane Gabriela	50.00		
10/5		Purchase authorized on 10/02 Speedy Cash 888-3331360 KS S580276461527620 Card 4557		300.00	
10/5		Non-WF ATM Withdrawal authorized on 10/02 630 Park Court Rohnert Park CA 00580277061691392 ATM ID Cagrn04 Card 4557		65.00	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		Non-WF ATM Withdrawal authorized on 10/02 630 Park Court Rohnert Park CA 00380277067996023 ATM ID Cagrn03 Card 4557		65.00	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		ATM Withdrawal authorized on 10/03 Rohnert Park Main Rohnert Park CA 0004774 ATM ID 9974B Card 4557		80.00	
10/5		Non-WF ATM Withdrawal authorized on 10/03 630 Park Court Rohnert Park CA 00300277727294627 ATM ID Cagrn21 Card 4557		205.00	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		Non-WF ATM Withdrawal authorized on 10/03 630 Park Court Rohnert Park CA 00580277745995947 ATM ID Cagrn17 Card 4557		165.00	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		Non-WF ATM Withdrawal authorized on 10/03 630 Park Court Rohnert Park CA 00580277756507208 ATM ID Cagrn11 Card 4557		65.00	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		ATM Cash Approved In Overdraft authorized on 10/03 Rohnert Park Main Rohnert Park CA 0004850 ATM ID 9974B Card 4557		190.00	-151.24
10/6		NSF Return Item Fee for a Transaction Received on 10/05 \$294.12 Check City Check City 201003 Uto-1938792 Keane, Gabriela		35.00	
10/6		Overdraft Fee for a Transaction Posted on 10/05 \$190.00 ATM Cash Approved In Overdraft authorized on 10/03 Rohnert Park Main Rohnert Park CA		35.00	-221.24
10/7		Empower Transfer 201006 3010777866 Gabriela Keane		1.00	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/7		Net Pay Advance Preauthpmt 201005 1357948 Keanegabriela		300.00	
10/7		Vanguard Group Disbrsmnt 201006 000001417309052 Gabriela Keane	1,950.00		
10/7		Transfer to Barberini Maria on 10/07 Ref #Pp08Z5268R xxxxxx3097		120.00	1,307.76
10/8		Purchase authorized on 10/07 Moneylion Instacas 888-659-8244 NY S580281583648584 Card 4557		114.99	
10/8		Creditcard Pymnt Paybyphone 201007 1921638317 Keane		50.00	
10/8		Check City Check City 201008 001-1868027 Keane, Gabriela		309.12	833.65
10/9		Empower Transfer 201009 3038231950 Gabriela Keane	1.00		
10/9		Ace Cash Express Loanpaymnt 100820 000000029608524 20000561720190000		235.08	599.57
10/13		Purchase authorized on 10/12 Actblue*Jaime.Harr Actbluecc.Com MA S580286533312837 Card 4557		5.00	594.57
10/14		Non-WF ATM Balance Inquiry Fee 10/14 630 Park Cou Rohnert Park CA ATM ID Cagrx08 Card 4557		2.00	
10/14		Money Transfer authorized on 10/14 From Moneylion, Inc. Moneylion, Inc NY P0000000976975130 Card 4557	50.00		
10/14		Money Transfer authorized on 10/14 From Moneylion, Inc. Moneylion, Inc NY P0000000634794224 Card 4557	50.00		
10/14		Money Transfer authorized on 10/14 From Moneylion, Inc. Moneylion, Inc NY P0000000330736844 Card 4557	40.00		
10/14		Non-WF ATM Withdrawal authorized on 10/14 1435 East Cotati Ave. # Rohnert Park CA 00380288716549801 ATM ID P431390 Card 4557		61.79	
10/14		Non-Wells Fargo ATM Transaction Fee		2.50	
10/14		Non-WF ATM Withdrawal authorized on 10/14 630 Park Court Rohnert Park CA 00580288750676874 ATM ID Cagrx08 Card 4557		105.00	
10/14		Non-Wells Fargo ATM Transaction Fee		2.50	
10/14		Non-WF ATM Withdrawal authorized on 10/14 630 Park Court Rohnert Park CA 00460288810208286 ATM ID Cagrx01 Card 4557		85.00	
10/14		Non-Wells Fargo ATM Transaction Fee		2.50	
10/14		ATM Cash Approved In Overdraft authorized on 10/14 Rohnert Park Main Rohnert Park CA 0008561 ATM ID 9974B Card 4557		200.00	
10/14		Westside Lending 8882177531 101320 Debit Gabriela Keane		314.03	
10/14		Venmo Payment 4596894005 Gabriela Keane		25.00	
10/14		Venmo Payment 4597351369 Gabriela Keane		45.00	-110.75
10/15		Overdraft Fee for a Transaction Posted on 10/14 \$314.03 Westside Lending 8882177531 101320 Debit Gabriela Keane		35.00	
10/15		Overdraft Fee for a Transaction Posted on 10/14 \$25.00 Venmo Payment 4596894005 Gabriela Keane		35.00	
10/15		Overdraft Fee for a Transaction Posted on 10/14 \$45.00 Venmo Payment 4597351369 Gabriela Keane		35.00	
10/15		ATM Cash Deposit on 10/15 Rohnert Park Main Rohnert Park CA 0005569 ATM ID 9971A Card 4557	420.00		
10/15		Purchase authorized on 10/13 WWW.Kohls.Com #087 866-887-8884 OH S580287718889541 Card 4557		16.62	
10/15		Purchase authorized on 10/15 Oliver's Market #1 Cotati CA P00380289628209901 Card 4557		10.48	177.15
10/16		The Permanente M Payroll 201010 00347498 Keane,Gabriela	778.45		
10/16		Money Transfer authorized on 10/16 From Curo Financial KS S00300290612598666 Card 4557	200.00		
10/16		Online Transfer From Keane G Way2Save Savings xxxxxx2116 Ref #Ib092R5Tmg on 10/16/20	25.00		
10/16		Purchase authorized on 10/13 WWW.Kohls.Com #087 866-887-8884 OH S580287718889541 Card 4557		45.72	
10/16		Recurring Transfer to Keane G Way2Save Savings Ref #Op092Pmxbx xxxxxx2116		25.00	
10/16		Purchase with Cash Back \$ 40.00 authorized on 10/16 Target T- 475 Rohnert Rohnert Park CA P0000000937666384 Card 4557		42.16	

**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>
10/16		Non-WF ATM Withdrawal authorized on 10/16 630 Park Court Rohnert Park CA 00300290606467910 ATM ID Cagrn17 Card 4557		65.00	
10/16		Non-Wells Fargo ATM Transaction Fee		2.50	
10/16		Non-WF ATM Withdrawal authorized on 10/16 630 Park Court Rohnert Park CA 00460290623712923 ATM ID Cagrn19 Card 4557		65.00	
10/16		Non-Wells Fargo ATM Transaction Fee		2.50	
10/16		Non-WF ATM Withdrawal authorized on 10/16 630 Park Court Rohnert Park CA 00460290634926553 ATM ID Cagrn19 Card 4557		65.00	
10/16		Non-Wells Fargo ATM Transaction Fee		2.50	
10/16		Non-WF ATM Withdrawal authorized on 10/16 630 Park Court Rohnert Park CA 00580290639222003 ATM ID Cagrn21 Card 4557		65.00	
10/16		Non-Wells Fargo ATM Transaction Fee		2.50	
10/16		Tremont Lending 8882120030 31140786 Gabriela Keane		72.21	
10/16		Vbs Loan at Last 8446768550 201015 7687833 Gabriela Keane		118.91	
10/16		Vbs Creditcube 8888855646 201015 Plm466432 Gabriela Keane		96.86	
10/16		Lendup Lenduploan 201016 1820794138 Gabriela Keane		235.20	274.54
10/19		Overdraft Fee for a Transaction Posted on 10/16 \$235.20 Lendup Lenduploan 201016 1820794138 Gabriela Keane		35.00	
10/19		Ace Cash Express Loanpaymnt 101620 000000029664120 20000563366900000	225.00		
10/19		Purchase authorized on 10/13 WWW.Kohls.Com #087 866-887-8884 OH S580287718889541 Card 4557		31.41	
10/19		Purchase authorized on 10/16 Speedy Cash 888-3331360 KS S380290462962643 Card 4557		300.00	
10/19		ATM Withdrawal authorized on 10/17 Rohnert Park Rohnert Park CA 0002948 ATM ID 8666I Card 4557		80.00	
10/19		Non-WF ATM Withdrawal authorized on 10/17 630 Park Court Rohnert Park CA 00380291666814337 ATM ID Cagrn08 Card 4557		105.00	
10/19		Non-Wells Fargo ATM Transaction Fee		2.50	
10/19		ATM Cash Approved In Overdraft authorized on 10/17 Rohnert Park Main Rohnert Park CA 0009525 ATM ID 9974B Card 4557		250.00	-304.37
10/20		Overdraft Fee for a Transaction Posted on 10/19 \$250.00 ATM Cash Approved In Overdraft authorized on 10/17 Rohnert Park Main Rohnert Park CA		35.00	
10/20		Net Pay Advance Payment 201019 1370637 Keanegabriela	255.00		-84.37
10/22		Lendup Lenduploan 201022 1824054423 Gabriela Keane	255.00		170.63
10/23		Purchase authorized on 10/22 Moneylion Instacas 888-659-8244 NY S300296746437490 Card 4557		100.00	
10/23		ATM Cash Approved In Overdraft authorized on 10/23 Rohnert Park Main Rohnert Park CA 0007514 ATM ID 9971A Card 4557		240.00	
10/23		Venmo Payment 4644330675 Gabriela Keane		45.00	-214.37
10/26		Overdraft Fee for a Transaction Posted on 10/23 \$240.00 ATM Cash Approved In Overdraft authorized on 10/23 Rohnert Park Main Rohnert Park CA		35.00	
10/26		Overdraft Fee for a Transaction Posted on 10/23 \$45.00 Venmo Payment 4644330675 Gabriela Keane		35.00	
10/26		Purchase authorized on 10/22 Lucchesi Deli Inc Petaluma CA S460296712154268 Card 4557		13.73	-298.10
10/28		Rapcap 8558773405 102720 65372264 Gabriela Keane	800.00		
10/28		ATM Withdrawal authorized on 10/28 Rohnert Park Main Rohnert Park CA 0008642 ATM ID 9971A Card 4557		20.00	
10/28		Non-WF ATM Withdrawal authorized on 10/28 5060 Redwood Dr. Rhonert Park CA 00300303016310115 ATM ID P312592 Card 4557		83.00	
10/28		Non-Wells Fargo ATM Transaction Fee		2.50	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/28		Non-WF ATM Withdrawal authorized on 10/28 630 Park Court Rohnert Park CA 00460303034631549 ATM ID Cagrn22 Card 4557		105.00	
10/28		Non-Wells Fargo ATM Transaction Fee		2.50	288.90
<b>Ending balance on 10/28</b>					<b>288.90</b>
<b>Totals</b>			<b>\$7,093.98</b>	<b>\$6,237.69</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.

**Items returned unpaid**

Date	Description	Amount
10/6	Check City Check City 201003 Uto-1938792 Keane, Gabriela Reference # 124000051126257	294.12

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$280.00	\$455.00
Total Returned Item Fees	\$35.00	\$70.00

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 <sup>®</sup> Benefits**

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	1	3
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$35.00	\$105.00

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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/29/2020 - 10/28/2020	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	-\$522.24 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$5,488.98 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	12 <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		

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**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

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**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



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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.

