

Wells Fargo College Checking®

September 9, 2020 ■ Page 1 of 6



HEAVEN L SCHMIDT
DAWN M ARNY
7686 N LYTTON CT
RENO NV 89506-5730

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. (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 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"/>

Statement period activity summary

Beginning balance on 8/11	\$135.87
Deposits/Additions	6,548.50
Withdrawals/Subtractions	- 5,664.97
Ending balance on 9/9	\$1,019.40

Account number: **3931589141**

HEAVEN L SCHMIDT

DAWN M ARNY

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>
8/11		Purchase authorized on 08/10 Quik Stop #0160 Sun Valley NV S460223831177594 Card 1036		20.00	115.87
8/12		Purchase authorized on 08/10 Starbucks Store 09 Reno NV S460223817202266 Card 1036		6.23	
8/12		Purchase authorized on 08/10 Hobeys Casino- Caf 775-6730683 NV S380223827875622 Card 1036		12.83	
8/12		State Farm Ro 27 Sfpp 24 S 1221674324 Heaven Schmidt		93.56	3.25
8/13		Urbn Inc Direct Dep 200813 939914526721Ur4 Schmidt,Heaven L	1,240.67		
8/13		Money Transfer authorized on 08/13 From Earnin-Activehours CA S00580226805636391 Card 1036	100.00		
8/13		Purchase authorized on 08/13 Dave Inc Los Angeles CA S00380226329943235 Card 1036		79.99	
8/13		Earnin Active Paymentret xxxxx5419 Heaven Schmidt		100.00	
8/13		Earnin Active Paymentret xxxxx2618 Heaven Schmidt		100.00	
8/13		Earnin Active Paymentret xxxxx2801 Heaven Schmidt		100.00	
8/13		Earnin Active Paymentret xxxxx6749 Heaven Schmidt		100.00	
8/13		Earnin Active Paymentret xxxxx9438 Heaven Schmidt		100.00	
8/13		Cash 1 401 Payment 200813 3044528 Heaven Schmidt		87.47	
8/13		Cash 1 401 Payment 200813 3044463 Heaven Schmidt		118.54	
8/13		Zocaloans Db 8889801532 081220 200812003720Kar Heavenu Schmidt		165.30	392.62
8/14		Money Transfer authorized on 08/14 From Earnin-Activehours CA S00580227531829791 Card 1036	100.00		
8/14		Purchase authorized on 08/14 Sunny E Cigarette #3 Sun Valley NV P0000000976673247 Card 1036		43.28	
8/14		Bank of The West Ic Payment 200814 00000337923177 Schmidt He 00000530739		306.19	
8/14		Dave, Inc Debit 5F353D6Ccd575Aaaca640F71/ 6E7424Eaeb92063		1.00	142.15
8/17		Money Transfer authorized on 08/15 From Earnin-Activehours CA S00460228345855212 Card 1036	100.00		
8/17		Money Transfer authorized on 08/16 From Earnin-Activehours CA S00380229344556543 Card 1036	100.00		
8/17		Purchase authorized on 08/14 Eyemart Express #1 Reno NV S300227839473294 Card 1036		9.98	
8/17		Purchase authorized on 08/14 Doordash*Qdoba Mex WWW.Doordash. CA S380228000250643 Card 1036		30.84	
8/17		Purchase authorized on 08/17 Maverik #443 Reno NV P00000000274808077 Card 1036		28.20	
8/17		Anytime Fit ABC Club Fees 2022700436191 - Anytime Fitness 888-827-9262		39.00	234.13
8/18		Money Transfer authorized on 08/17 From Earnin-Activehours CA S00380231132481022 Card 1036	100.00		
8/18		Purchase authorized on 08/16 Market@Work 206737 Renton WA S460229678872261 Card 1036		1.42	
8/18		Purchase authorized on 08/16 Starbucks Store 09 Reno NV S460229781105034 Card 1036		9.42	
8/18		Purchase authorized on 08/16 Doordash*Outback S WWW.Doordash. CA S380229800894107 Card 1036		68.20	
8/18		Purchase authorized on 08/17 Sunny E Cigarette #3 Sun Valley NV P0000000075402354 Card 1036		77.90	177.19
8/19		Purchase authorized on 08/17 Market@Work 206737 Renton WA S460230715473708 Card 1036		3.31	173.88
8/20		Purchase authorized on 08/17 Walmart Grocery 800-966-6546 AR S460230268229315 Card 1036		12.95	160.93
8/21		Money Transfer authorized on 08/21 From Dave Inc CA S00580234839436220 Card 1036	75.00		
8/21		Purchase authorized on 08/21 Sunny E Cigarette #3 Sun Valley NV P0000000886303214 Card 1036		43.28	


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>
8/21		Purchase authorized on 08/21 Sally Beauty #17 2875 Nor Reno NV P00380235000776489 Card 1036		77.49	115.16
8/25		Gcs 800-398-7191 Deposittrn 200824 000000058065690 Heaven Schmidt		449.15	-333.99
8/26		Overdraft Fee for a Transaction Posted on 08/25 \$449.15 Gcs 800-398-7191 Deposittrn 200824 000000058065 690 Heaven Schmidt		35.00	-368.99
8/27		Urbn Inc Direct Dep 200827 442555762033Ur4 Schmidt,Heaven L	1,433.83		
8/27		Purchase authorized on 08/27 Dave Inc Los Angeles CA S00580240340181180 Card 1036		79.99	
8/27		Earnin Active Paymentret xxxxx9867 Heaven Schmidt		100.00	
8/27		Earnin Active Paymentret xxxxx4377 Heaven Schmidt		100.00	
8/27		Earnin Active Paymentret xxxxx7141 Heaven Schmidt		100.00	
8/27		Earnin Active Paymentret xxxxx5023 Heaven Schmidt		100.00	
8/27		Earnin Active Paymentret xxxxx0892 Heaven Schmidt		100.00	
8/27		Cash 1 401 Payment 200827 3064812 Heaven Schmidt		118.54	
8/27		Vbs Oxfordfinsrv 8003376298 200826 000000124735820 Heaven Schmidt		139.39	
8/27		Vbs Zocaloans 8889801532 200826 Plm2859141 Heavenu Schmidt		165.30	61.62
8/28		Money Transfer authorized on 08/28 From Earnin-Activehours CA S00460241571436646 Card 1036	100.00		161.62
8/31		ATM Cash Deposit on 08/29 220 Lemmon Dr Reno NV 0001860 ATM ID 9830A Card 1036	500.00		
8/31		Recurring Payment authorized on 08/28 Amazon Prime*Mu75L Amzn.Com/Bill WA S300242070605591 Card 1036		119.00	
8/31		Purchase authorized on 08/29 Sunny E Cigarette #3 Sun Valley NV P00000000532868693 Card 1036		34.62	
8/31		Purchase authorized on 08/29 Amzn Mktp US*Mu9J5 Amzn.Com/Bill WA S580242730311484 Card 1036		19.48	
8/31		Purchase authorized on 08/29 Moneytree #0983 800-7451011 WA S380242743316546 Card 1036		161.98	
8/31		Purchase authorized on 08/30 Amzn Mktp US*MM2Z1 Amzn.Com/Bill WA S580243527892034 Card 1036		41.88	
8/31		Purchase authorized on 08/30 Doordash*The Blind WWW.Doordash. CA S460244002166603 Card 1036		55.25	
8/31		Purchase authorized on 08/31 Sunny E Cigarette #3 Sun Valley NV P0000000030096177 Card 1036		43.28	186.13
9/1		Edeposit IN Branch/Store 09/01/20 03:54:36 Pm 5440 Sun Valley Blvd Sun Valley NV 1036	274.00		
9/1		Purchase authorized on 08/30 Starbucks Store 09 Reno NV S380243786814955 Card 1036		9.09	
9/1		Purchase authorized on 08/31 Doordash*Sizzler WWW.Doordash. CA S580245042408045 Card 1036		61.72	
9/1		Instacash Paymen Moneylion 200901 5D5Cb2Cad656B0 Schmidt Heaven		92.98	296.34
9/2		Purchase authorized on 08/31 Starbucks Store 09 Reno NV S300244819096856 Card 1036		9.42	286.92
9/3		Money Transfer authorized on 09/03 From Earnin-Activehours CA S00580247765721697 Card 1036	100.00		
9/3		Purchase authorized on 08/29 Amzn Mktp US*Mu4Nf Amzn.Com/Bill WA S580243007316703 Card 1036		36.80	
9/3		Purchase authorized on 09/01 Doordash*Jack IN T WWW.Doordash. CA S580246026139033 Card 1036		20.53	
9/3		Purchase authorized on 09/03 Maverik #443 Reno NV P0000000687845362 Card 1036		30.00	
9/3		Purchase authorized on 09/03 Sunny E Cigarette #3 Sun Valley NV P0000000670469380 Card 1036		54.13	245.46
9/4		Money Transfer authorized on 09/04 From Earnin-Activehours CA S00460248799108764 Card 1036	100.00		

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>
9/4		Purchase authorized on 09/02 Top Deck Reno NV S300247037004672 Card 1036		38.54	
9/4		Purchase authorized on 09/04 Petco 310 Reno NV P00580248801716099 Card 1036		125.49	
9/4		Purchase authorized on 09/04 Petco 310 Reno NV P00580248804960180 Card 1036		64.92	116.51
9/8		Money Transfer authorized on 09/05 From Earnin-Activehours CA S00300249567647327 Card 1036	100.00		
9/8		Money Transfer authorized on 09/05 From Dave Inc CA S00300249632837858 Card 1036	75.00		
9/8		ATM Check Deposit on 09/06 220 Lemmon Dr Reno NV 0007168 ATM ID 9865B Card 1036	2,000.00		
9/8		Money Transfer authorized on 09/06 From Earnin-Activehours CA S00580250840998837 Card 1036	50.00		
9/8		Purchase authorized on 09/03 Hobeys Casino- Caf 775-6730683 NV S380247835330883 Card 1036		23.57	
9/8		Purchase authorized on 09/03 Pp*Amethyst Reno NV S300248057965503 Card 1036		114.00	
9/8		Purchase authorized on 09/05 7-Eleven Sun Valley NV P00000000439106606 Card 1036		17.30	
9/8		Purchase authorized on 09/06 McDonald's F10489 Reno NV S300250723970973 Card 1036		7.24	
9/8		Purchase authorized on 09/06 Wal-Mart Super Center Reno NV P00000000732131456 Card 1036		160.00	2,019.40
9/9		Cash eWithdrawal in Branch/Store 09/09/2020 3:56 Pm 220 Lemmon Dr Reno NV 1036		1,000.00	1,019.40
Ending balance on 9/9					1,019.40
Totals			\$6,548.50	\$5,664.97	

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

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$35.00	\$350.00
Total Returned Item Fees	\$0.00	\$35.00

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.

**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.

