

# Wells Fargo Opportunity Checking<sup>SM</sup>

September 8, 2020 ■ Page 1 of 6



HOLLY L PICINICH  
133 N VIRGINIA ST  
ROOM 1002  
RENO NV 89501-1405

## 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. (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 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 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"/>



## IMPORTANT ACCOUNT INFORMATION

Please review an important message about changes we are making to your Opportunity Checking account below your transaction detail.

### Statement period activity summary

Beginning balance on 8/8	\$0.00
Deposits/Additions	2,000.09
Withdrawals/Subtractions	- 1,737.20
<b>Ending balance on 9/8</b>	<b>\$262.89</b>

Account number: **1442402762**

**HOLLY L PICINICH**

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>
8/26		Edeposit IN Branch/Store 08/26/20 09:54:06 Am 2213 Claribel Rd Riverbank CA	2,000.00		2,000.00
8/31		Non-WF ATM Balance Inquiry Fee 08/29 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
8/31		Non-WF ATM Balance Inquiry Fee 08/29 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
8/31		Non-WF ATM Balance Inquiry Fee 08/29 38 E Second Reno NV ATM ID Nvccna03 Card 0776		2.00	
8/31		Non-WF ATM Balance Inquiry Fee 08/29 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
8/31		Non-WF ATM Balance Inquiry Fee 08/31 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
8/31		Non-WF ATM Balance Inquiry Fee 08/31 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
8/31		Purchase authorized on 08/28 A-American Self St Reno NV S380241586718794 Card 0776		118.62	
8/31		Purchase authorized on 08/28 NV Scadu 775-684-0672 NV S580241643190011 Card 0776		250.00	
8/31		Purchase authorized on 08/28 Legacy Inmate Comm 800-6700015 CA S380242153658136 Card 0776		23.00	
8/31		ATM Withdrawal authorized on 08/29 1 E First St Reno NV 0007381 ATM ID 9951E Card 0776		40.00	
8/31		Non-WF ATM Withdrawal authorized on 08/29 38 E Second Street, Reno NV 00460242806739206 ATM ID Nvccnx02 Card 0776		63.50	
8/31		Non-Wells Fargo ATM Transaction Fee		2.50	
8/31		Non-WF ATM Withdrawal authorized on 08/29 38 E Second Street, Reno NV 00460242817965855 ATM ID Nvccnx02 Card 0776		63.50	
8/31		Non-Wells Fargo ATM Transaction Fee		2.50	
8/31		Non-WF ATM Withdrawal authorized on 08/29 38 E Second Street, Reno NV 00460242833338432 ATM ID Nvccna03 Card 0776		103.50	
8/31		Non-Wells Fargo ATM Transaction Fee		2.50	
8/31		Purchase authorized on 08/29 Evi*Club Cal-Nev Reno NV P00580243027057701 Card 0776		209.50	
8/31		Purchase authorized on 08/29 Evi*Club Cal-Nev Reno NV P00300243054653448 Card 0776		209.50	
8/31		Non-WF ATM Withdrawal authorized on 08/31 38 E Second Street, Reno NV 00580244803828903 ATM ID Nvccnx02 Card 0776		63.50	
8/31		Non-Wells Fargo ATM Transaction Fee		2.50	
8/31		Non-WF ATM Withdrawal authorized on 08/31 38 E Second Street, Reno NV 00580244833851339 ATM ID Nvccnx02 Card 0776		63.50	
8/31		Non-Wells Fargo ATM Transaction Fee		2.50	767.38
9/1		Purchase authorized on 08/30 Spk*Spokeo Search 800-6994264 CA S300243436857008 Card 0776		0.95	
9/1		Purchase authorized on 08/30 Spk*Spokeo Search 800-6994264 CA S460243438160516 Card 0776		1.28	765.15
9/2		Purchase authorized on 09/02 7-Eleven Reno NV P00000000383363108 Card 0776		4.51	760.64
9/3		Earninactivehour Verifybank xxxxx4888 Holly Picinich	0.09		



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/3		Purchase authorized on 09/03 LA Fonda DE Maria LLC Reno NV P00460247697787281 Card 0776		2.50	
9/3		Earninactivehour Verifybank xxxxx4889 Holly Picinich		0.08	758.15
9/4		Non-WF ATM Balance Inquiry Fee 09/03 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/4		Non-WF ATM Balance Inquiry Fee 09/03 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/4		Purchase authorized on 09/02 Nevadan Towers Hol Reno NV S380246620261398 Card 0776		288.97	
9/4		Purchase authorized on 09/02 Little Caesars 141 Reno NV S580247081632847 Card 0776		10.71	
9/4		Purchase authorized on 09/03 Mrk Smoke & Food M 775-5074270 NV S300247471427541 Card 0776		5.90	
9/4		Non-WF ATM Withdrawal authorized on 09/03 38 E Second Street, Reno NV 00580248071007106 ATM ID Nvccnx02 Card 0776		63.50	
9/4		Non-Wells Fargo ATM Transaction Fee		2.50	
9/4		Non-WF ATM Withdrawal authorized on 09/03 38 E Second Street, Reno NV 00380248082825118 ATM ID Nvccnx02 Card 0776		63.50	
9/4		Non-Wells Fargo ATM Transaction Fee		2.50	
9/4		Purchase authorized on 09/03 Silver Smoke LLC Reno NV P00300248133468464 Card 0776		16.50	
9/4		Digit.CO Rainy Day 1Klop7Ahtxhdq- Holly Picinich		0.18	299.89
9/8		Purchase authorized on 09/05 Maverik #421 Reno NV P00000000381500347 Card 0776		3.99	
9/8		Purchase with Cash Back \$ 20.00 authorized on 09/05 Maverik #421 Reno NV P00000000970275180 Card 0776		28.01	
9/8		Digit.CO Rainy Day 1Frjyaian8Btpyd Holly Picinich		5.00	262.89
<b>Ending balance on 9/8</b>					<b>262.89</b>
<b>Totals</b>			<b>\$2,000.09</b>	<b>\$1,737.20</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 08/08/2020 - 09/08/2020 Standard monthly service fee \$10.00 You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. This is the final period with the fee waived. For the next fee period, you need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	\$0.00 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.09 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	15 <input checked="" type="checkbox"/>

JL/JL

**IMPORTANT ACCOUNT INFORMATION:**

Your options to avoid the Opportunity 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\*

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.



## 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.

