Wells Fargo Opportunity Checking[SM]

ISRAEL CABASUG
38723 156TH ST E
PALMDALE CA 93591-2913

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	✓	Direct Deposit	✓
Online Bill Pay	☐	Auto Transfer/Payment	☐
Online Statements	✓	Overdraft Protection	☐
Mobile Banking	✓	Debit Card	
My Spending Report	✓	Overdraft Service	☐

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 8/19	$17.64
Deposits/Additions	3,265.57
Withdrawals/Subtractions	- 3,242.19
Ending balance on 9/17	**$41.02**

Account number: **1477551046**

ISRAEL CABASUG

California account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 121042882

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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

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/19		Money Transfer authorized on 08/19 From Brigit NY S00380232853541209 Card 9284	50.00		
8/19		Purchase with Cash Back $ 20.00 authorized on 08/19 Dollar General # 2475 Sie Rosamond CA P00460233013234898 Card 9284		30.76	36.88
8/20		Recurring Payment authorized on 08/19 Disneyplus 888-9057888 CA S380232617305852 Card 9284		6.99	
8/20		Purchase authorized on 08/20 Arco #42498 Ampm Rosamond CA P00000000483674583 Card 9284		9.98	19.91
8/21		Money Transfer authorized on 08/20 From Pcam Credit IX TX S00460234135139651 Card 9284	250.00		
8/21		Purchase authorized on 08/19 McDonald's F12936 Rosamond CA S580233019372825 Card 9284		7.37	
8/21		Purchase authorized on 08/21 Arco #42498 Ampm Rosamond CA P00000000979916550 Card 9284		6.24	256.30
8/24		Purchase authorized on 08/21 Pizza Hut 27111 Https://Ipcha CA S580235125658941 Card 9284		23.43	
8/24		Non-WF ATM Withdrawal authorized on 08/21 2072 W Rosemond Blvd Rosemond CA 00580235131076493 ATM ID P338812 Card 9284		62.75	
8/24		Non-Wells Fargo ATM Transaction Fee		2.50	
8/24		Purchase authorized on 08/22 Sassy Bird LLC Lancaster CA S580235661627113 Card 9284		41.09	
8/24		ATM Withdrawal authorized on 08/22 802 W Lancaster Blvd Lancaster CA 0009206 ATM ID 9948C Card 9284		100.00	
8/24		Purchase authorized on 08/22 Extram LLC Lancaster CA P00000000980825219 Card 9284		20.00	
8/24		Purchase authorized on 08/22 McDonald's F12936 Rosamond CA S580235728338632 Card 9284		7.37	-0.84
8/25		Zelle From Adams Briggette on 08/25 Ref # Pp08Qc225R	10.00		
8/25		Purchase authorized on 08/25 Shell Service Station Santa Clarita CA P00580238609623190 Card 9284		3.94	5.22
8/26		Zelle From Adams Briggette on 08/26 Ref # Pp08Qk29BT	10.00		
8/26		Purchase authorized on 08/26 Extram LLC Lancaster CA P00000000276650349 Card 9284		3.39	
8/26		Purchase authorized on 08/26 772 Fastr 10301 Main S Lamont CA P00000000580257708 Card 9284		6.01	5.82
8/27		Purchase authorized on 08/27 Shell Service Station Mojave CA P00580240622537463 Card 9284		4.40	1.42
8/28		39728 Pearce Ser Dir Dep 200828 3295 Israel Cabasug	846.04		
8/28		Purchase authorized on 08/28 Dave Inc Los Angeles CA S00300241344754817 Card 9284		83.74	
8/28		Purchase authorized on 08/28 Extram LLC Lancaster CA P00000000682118512 Card 9284		3.39	
8/28		Non-WF ATM Withdrawal authorized on 08/28 16048 Sierra Highway Mojave CA 00460241695776167 ATM ID P360717 Card 9284		102.50	
8/28		Non-Wells Fargo ATM Transaction Fee		2.50	
8/28		Stc 844-650-5931 Debit 200828 C20082708006116 Israel Cabasug		140.79	
8/28		Brigit.Com Membership 200827 Ed37DA119F184F6 Israel Cabasug		9.99	
8/28		Brigit.Com Protection 200828 1735E684C91C47E Israel Cabasug		50.00	454.55

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Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/31		Purchase authorized on 08/28 Kwik Serv - Ros Rosamond CA P00000000173098206 Card 9284		40.56	
8/31		Purchase authorized on 08/29 McDonald's F13894 Palmdale CA S580242663695486 Card 9284		12.67	
8/31		Purchase authorized on 08/29 McDonald's F13894 Palmdale CA S300243187775228 Card 9284		11.44	
8/31		Purchase authorized on 08/30 Lake LA Dairy Palmdale CA P00000000883756047 Card 9284		41.50	
8/31		Purchase authorized on 08/30 Sq *Lake LA Water Los Angeles CA S380243649698840 Card 9284		15.50	
8/31		Purchase authorized on 08/30 Subway 15811 Fillmore CA S300243706907977 Card 9284		8.19	
8/31		Purchase authorized on 08/31 Extram LLC Lancaster CA P00000000089622645 Card 9284		3.39	
8/31		Purchase authorized on 08/31 7-Eleven Santa Clarita CA P00000000370217485 Card 9284		7.49	
8/31		Non-WF ATM Withdrawal authorized on 08/31 1700 Center Street Rosamond CA 00300245031961002 ATM ID NH086052 Card 9284		62.00	
8/31		Non-Wells Fargo ATM Transaction Fee		2.50	
8/31		Purchase with Cash Back $ 25.00 authorized on 08/31 Kwik Serv - Ros Rosamond CA P00000000883347091 Card 9284		33.98	215.33
9/1		Money Transfer authorized on 09/01 From Dave Inc CA S00300246004966387 Card 9284	75.00		
9/1		Purchase authorized on 08/30 Wendy's 10810 Santa Clarita CA S460244049515151 Card 9284		16.03	
9/1		Purchase authorized on 09/01 Costco Whse #0762 Lancaster CA P00380246006217053 Card 9284		4.92	
9/1		Purchase authorized on 09/01 Costco Gas #0762 Lancaster CA P00300246018384656 Card 9284		30.00	
9/1		Allstate Nbindco Ins Prem Aug 20 000000967628797 Adams		217.21	22.17
9/3		Purchase authorized on 09/03 Extram LLC Lancaster CA P00000000982418073 Card 9284		3.39	
9/3		Purchase authorized on 09/03 Dollar General # 2475 Sie Rosamond CA P00300247685541615 Card 9284		15.74	3.04
9/4		Empower Inc 1000069847 200904 Empower Advance Israelcabasug	50.00		
9/4		Purchase authorized on 09/04 Shell Service Station Mojave CA P00580248509643265 Card 9284		4.40	48.64
9/8		Vbs Firstloan 8883402911 200904 FL-Xpc6457A01 Israel Cabasug	425.00		
9/8		Purchase authorized on 09/04 Carls Jr 1100176 Mojave CA S380249021473338 Card 9284		31.87	
9/8		Purchase authorized on 09/05 Nellz Towne Pump Greenville CA S300249656250046 Card 9284		15.03	
9/8		Purchase authorized on 09/08 Extram LLC Lancaster CA P00000000876868350 Card 9284		4.88	
9/8		Speedy #94 Payment Loan 38049829 Cabasug, Israel		300.00	121.86
9/9		Zelle From Adams Briggette on 09/09 Ref # Pp08T4McJJ	40.00		
9/9		Purchase authorized on 09/08 Arco #42498 Ampm Rosamond CA P00000000475637405 Card 9284		35.35	
9/9		Purchase authorized on 09/09 Dollar General # 2475 Sie Rosamond CA P00580253742141314 Card 9284		7.67	118.84
9/10		Zelle From Adams Briggette on 09/10 Ref # Pp08Tblh6M	20.00		
9/10		Zelle From Adams Briggette on 09/10 Ref # Pp08Tbtb5J	200.00		
9/10		Purchase authorized on 09/08 Pizza Hut 27111 Https://Ipcha CA S380253047152981 Card 9284		41.92	
9/10		Purchase authorized on 09/10 Extram LLC Lancaster CA P00000000780248729 Card 9284		3.39	293.53
9/11		39728 Pearce Ser Dir Dep 200911 3295 Israel Cabasug	984.53		
9/11		Purchase authorized on 09/09 Bigtuna Japanese R Lancaster CA S380253805880052 Card 9284		37.07	

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Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/11		Purchase authorized on 09/10 City Market II Lancaster CA P00000000179068323 Card 9284		4.97	
9/11		Purchase authorized on 09/10 Autozone 4150 1240 W Av Lancaster CA P00380255074059991 Card 9284		195.90	
9/11		Purchase authorized on 09/10 Dollar General # 2475 Sie Rosamond CA P00300255088578598 Card 9284		13.32	
9/11		Purchase authorized on 09/11 Dave Inc Los Angeles CA S00460255269770596 Card 9284		35.00	
9/11		Purchase authorized on 09/11 Dave Inc Los Angeles CA S00380255330144011 Card 9284		48.74	
9/11		Purchase authorized on 09/11 Extram LLC Lancaster CA P00000000774127671 Card 9284		5.68	
9/11		Possible Finance Payment 1D39C54F8E88429 Israel Cabasug		73.52	
9/11		Stc 844-650-5931 Debit 200911 C20091009006319 Israel Cabasug		140.79	
9/11		First Loan Db Online Pmt 091020 200910V6T7I9Ab0 Israel Cabasug		27.28	
9/11		Empower Inc 1000070644 200911 Empower Advance Israelcabasug		50.00	645.79
9/14		Money Transfer authorized on 09/12 From Curo Financial KS S00580256603549369 Card 9284	255.00		
9/14		Zelle to Adams Briggette on 09/11 Ref #Pp08Tl7G6T		60.00	
9/14		Purchase authorized on 09/11 Albertsons #1337 Rosamond CA P00380256174759331 Card 9284		42.64	
9/14		Purchase authorized on 09/12 McDonald's F19966 Lancaster CA S460257077279065 Card 9284		13.64	
9/14		Purchase authorized on 09/12 Rite Aid Store - 5846 Rosamond CA P00380257091788506 Card 9284		28.83	
9/14		Purchase authorized on 09/12 Rite Aid Store - 5846 Rosamond CA P00380257127148387 Card 9284		17.69	
9/14		Purchase authorized on 09/12 Apple.Com/Bill 866-712-7753 CA S460257207922237 Card 9284		29.99	
9/14		Zelle to Adams Briggette on 09/13 Ref #Pp08Trqwcl		550.00	
9/14		Purchase authorized on 09/14 Comrax LLC Lancaster CA P00000000070234459 Card 9284		3.94	
9/14		Purchase authorized on 09/14 796 Town 13012 Pearbl Pearblossom CA P00000000576438098 Card 9284		4.33	
9/14		Dave, Inc Debit 5F5B7D6E460E7628B33C44D5/ 3D33571C269713B		1.00	148.73
9/15		Purchase authorized on 09/13 McDonald's F10088 Lancaster CA S300257724208922 Card 9284		9.18	
9/15		Purchase authorized on 09/15 Extram LLC Lancaster CA P00000000285956212 Card 9284		6.59	
9/15		Non-WF ATM Withdrawal authorized on 09/15 1700 Center Street Rosamond CA 00580259854687413 ATM ID NH086052 Card 9284		82.00	
9/15		Non-Wells Fargo ATM Transaction Fee		2.50	48.46
9/16		Empower Inc 1000071248 200916 Empower Advance Israelcabasug	50.00		
9/16		Purchase authorized on 09/14 Jack IN The Box 53 Rosamond CA S580259027695567 Card 9284		30.32	
9/16		Purchase authorized on 09/14 Taco Bell 24303 Rosamond CA S300259213954591 Card 9284		18.03	50.11

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Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/17		Purchase authorized on 09/17 Extram LLC Lancaster CA P00000000870776292 Card 9284		5.38	
9/17		Purchase authorized on 09/17 Shell Service Station Bakersfield CA P00460261727619411 Card 9284		3.71	41.02
Ending balance on 9/17					**41.02**
Totals			**$3,265.57**	**$3,242.19**	

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

	Total this statement period	Total year-to-date
Total Overdraft Fees	$0.00	$70.00
Total Returned Item Fees	$0.00	$350.00

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

	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 wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/19/2020 - 09/17/2020	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	-$0.84 ☐
· Total amount of qualifying direct deposits	$500.00	$2,355.57 ☑
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	57 ☑

JL/JL

IMPORTANT ACCOUNT INFORMATION:

As a valuable customer, your monthly service fee for this Opportunity Checking account will be waived beginning November 9, 2020 for nine consecutive fee periods.

On this statement, we've included another important message describing changes we are making to the current options to avoid the monthly service fee for Opportunity Checking. Please review that message for details. Your monthly service fee summary will include

information on the fee periods remaining for the waiver as you get closer to the expiration and options to avoid the monthly service fee. After the monthly service fee has been waived for nine consecutive fee periods, you'll need to start meeting one of the options to avoid the monthly service fee.

Thank you for being a valuable customer. If you have any questions about this change, please contact your local banker or call the number listed on your statement. Please note the Consumer Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

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.

WELLS FARGO

Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A **Enter the ending balance** on this statement. $

B **List outstanding deposits and other credits** to your account that do not appear on this statement. **Enter the total** in the column to the right.

Description	Amount
Total	$

+ $

C **Add** A **and** B to calculate the subtotal. = $

D **List outstanding checks, withdrawals, and other debits** to your account that do not appear on this statement. **Enter the total** in the column to the right.

Number/Description	Amount
Total	$

- $

E **Subtract** D **from** C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = $

General statement policies for Wells Fargo Bank

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

- **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

  1. Tell us your name and account number (if any).
  2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  3. Tell us the dollar amount of the suspected error.

  We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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