

Wells Fargo Everyday Checking

September 8, 2020 ■ Page 1 of 6



JEFFREY A MILLER
4164 LORD LATIMER CT
LAS VEGAS NV 89115-6412

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 Everyday Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 8/8	-\$150.86
Deposits/Additions	1,732.02
Withdrawals/Subtractions	- 1,720.12
Ending balance on 9/8	-\$138.96

Account number: **2540110042**

JEFFREY A MILLER

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

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/10		Overdraft Fee for a Transaction Posted on 08/07 \$153.73 Spotloan Debit C20080610012 764 Jeffrey Miller		35.00	-185.86
8/20		Scp Distributors Payroll 200820 0096880318 Miller, Jeffrey Allen	15.55		-170.31
8/21		Scp Distributors Payroll 200821 0096895995 Miller, Jeffrey Allen	760.54		
8/21		ATM Withdrawal authorized on 08/21 4421 E Bonanza Rd, Las Vegas NV 0002776 ATM ID 6901K Card 8742		580.00	10.23
8/24		NSF Return Item Fee for a Transaction Received on 08/21 \$153.73 Spotloan Debit C20082010013 123 Jeffrey Miller		35.00	
8/24		NSF Return Item Fee for a Transaction Received on 08/21 \$598.80 Check City Cco Financ 200821 Cco-0343520 Miller, Jeff		35.00	
8/24		Transfer From Miller Leon on 08/23 Ref # Pp08Q3Dmvf	100.00		
8/24		Recurring Payment authorized on 08/21 Apple.Com/Bill 866-712-7753 CA S300234325952181 Card 8742		4.99	
8/24		Purchase authorized on 08/23 Smiths #4 3602 E Bonan Las Vegas NV P00000000876106610 Card 8742		30.44	
8/24		Purchase authorized on 08/23 Five Star Market and L Las Vegas NV P00460236844219588 Card 8742		30.33	-25.53
8/25		Money Transfer authorized on 08/25 From Earnin-Activehours CA S00380238683020636 Card 8742	50.00		
8/25		Purchase authorized on 08/23 McDonald's F18966 702-438-1200 NV S580236838870628 Card 8742		17.87	
8/25		Recurring Payment authorized on 08/24 Amazon Prime*MM3lf Amzn.Com/Bill WA S580237274273672 Card 8742		12.99	
8/25		ATM Cash Approved In Overdraft authorized on 08/25 791 N Nellis Blvd Las Vegas NV 0000289 ATM ID 2369O Card 8742		300.00	-306.39
8/26		Overdraft Fee for a Transaction Posted on 08/25 \$12.99 Recurring Payment Authori Zed on 08/24 Amazon Prime*MM3lf Amzn.Com		35.00	
8/26		Overdraft Fee for a Transaction Posted on 08/25 \$300.00 ATM Cash Approved In Overdraft authorized on 08/25 791 N Nellis Blvd Las Vegas NV		35.00	-376.39
9/4		Scp Distributors Payroll 200904 0096986645 Miller, Jeffrey Allen	755.93		
9/4		ATM Withdrawal authorized on 09/04 4421 E Bonanza Rd, Las Vegas NV 0006610 ATM ID 6901K Card 8742		360.00	
9/4		Earnin Active Paymentret xxxxx2474 Jeff Miller		53.50	-33.96
9/8		NSF Return Item Fee for a Transaction Received on 09/04 \$153.73 Spotloan Debit C20090313013 613 Jeffrey Miller		35.00	
9/8		NSF Return Item Fee for a Transaction Received on 09/04 \$34.14 Cash 1 410 Payment 200904 3079697 Jeffrey Miller		35.00	
9/8		Overdraft Fee for a Transaction Posted on 09/04 \$53.50 Earnin Active Paymentret xxxxx2 474 Jeff Miller		35.00	
9/8		Money Transfer authorized on 09/07 From Earnin-Activehours CA S00580251825900539 Card 8742	50.00		
9/8		ATM Cash Approved In Overdraft authorized on 09/07 791 N Nellis Blvd Las Vegas NV 0000607 ATM ID 4658O Card 8742		50.00	-138.96
Ending balance on 9/8					-138.96
Totals			\$1,732.02	\$1,720.12	

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
8/24	Spotloan Debit C20082010013123 Jeffrey Miller Reference # 071201320568970	153.73
8/24	Check City Cco Financ 200821 Cco-0343520 Miller, Jeff Reference # 124000050678045	598.80
9/8	Spotloan Debit C20090313013613 Jeffrey Miller Reference # 071201320701272	153.73



Items returned unpaid (continued)

Date	Description	Amount
9/8	Cash 1 410 Payment 200904 3079697 Jeffrey Miller Reference # 096016936111008	34.14
9/8	Cash 1 410 Payment 200904 3079321 Jeffrey Miller Reference # 096016936111122	54.66

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$140.00	\$2,100.00
Total Returned Item Fees	\$140.00	\$1,085.00

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 08/08/2020 - 09/08/2020	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	-\$376.39 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,532.02 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	5 <input 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.



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.

