

Wells Fargo Everyday Checking

September 9, 2020 ■ Page 1 of 6



JACILYN M CADIZ-SCOTT
2900 EL CAMINO AVE APT 130
LAS VEGAS NV 89102-4225

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"/>



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 8/11	\$73.33
Deposits/Additions	1,777.85
Withdrawals/Subtractions	- 1,687.79
Ending balance on 9/9	\$163.39

Account number: **9721462027**

JACILYN M CADIZ-SCOTT

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		Money Transfer authorized on 08/11 From Curo Financial KS S00300224747846574 Card 4489	460.00		
8/11		Recurring Payment authorized on 08/10 Experian* Credit R 479-3436237 CA S380223328238386 Card 4489		21.95	
8/11		ATM Withdrawal authorized on 08/11 Financial Center Las Vegas NV 0001466 ATM ID 6966N Card 4489		40.00	471.38
8/12		Speedy #93 Funding Loan 37850814 Cadiz, Jacilyn	160.00		
8/12		Purchase authorized on 08/11 Cvs/Pharmacy #08 08790--3 Las Vegas NV P00300225119628518 Card 4489		6.37	
8/12		Purchase authorized on 08/12 Smiths Fo 850 S. Ranch Las Vegas NV P00000000185456704 Card 4489		97.29	
8/12		Capital One Phone Pymt 200811 022433870027544 Cadizjacilyn		35.00	492.72
8/13		Non-WF ATM Balance Inquiry Fee 08/13 *The Plazas Las Vegas NV ATM ID Invd0043 Card 4489		2.00	
8/13		Purchase authorized on 08/12 Cvs/Pharmacy #08 08790--3 Las Vegas NV P00580226089651473 Card 4489		12.00	
8/13		Non-WF ATM Withdrawal authorized on 08/13 *The Plazas Las Vegas NV 00460226554503259 ATM ID Invd0043 Card 4489		23.00	
8/13		Non-Wells Fargo ATM Transaction Fee		2.50	
8/13		Purchase Return authorized on 08/12 Smiths Fo 850 S. Ranch Las Vegas NV P00000000180087277 Card 4489	97.29		
8/13		Paypal Credit Ppc Telpay 081120 xxxxx3093 N 6044191001240680		85.00	465.51
8/14		ATM Withdrawal authorized on 08/14 Financial Center Las Vegas NV 0001892 ATM ID 6966N Card 4489		20.00	445.51
8/17		Purchase Return authorized on 08/14 Elisetone833775026 833-7750263 CA S580227563231317 Card 4489	98.86		
8/17		Purchase authorized on 08/12 Palace Hotel F/D Las Vegas NV S380226229166177 Card 4489		85.01	
8/17		Purchase authorized on 08/13 Elisetone833775026 833-7750263 CA S460227231754846 Card 4489		98.86	
8/17		Purchase authorized on 08/15 Wish 180-026-6017 CA S460228429118010 Card 4489		19.39	
8/17		Purchase with Cash Back \$ 10.00 authorized on 08/17 Cvs/Pharmacy #08 08790--3 Las Vegas NV P00300230819374352 Card 4489		18.95	322.16
8/18		ATM Withdrawal authorized on 08/18 Financial Center Las Vegas NV 0002459 ATM ID 6966N Card 4489		20.00	302.16
8/19		Purchase Return authorized on 08/18 Wish 1-800-2660172 CA S620232545006073 Card 4489	0.70		302.86
8/21		ATM Withdrawal authorized on 08/21 Financial Center Las Vegas NV 0002989 ATM ID 6966N Card 2189		20.00	282.86
8/24		ATM Withdrawal authorized on 08/24 Financial Center Las Vegas NV 0003393 ATM ID 6966N Card 2189		50.00	232.86
8/25		Speedycash 93-N Preauthpmt 200824 Man:46906264 Cadizjacilyn M		200.00	32.86
8/27		ATM Withdrawal authorized on 08/27 Financial Center Las Vegas NV 0003817 ATM ID 6966N Card 2189		20.00	12.86
9/3		SSA Treas 310 Xxsoc Sec 090320 xxxxx3619A SSA Jacilyn M Scott	961.00		
9/3		Purchase authorized on 09/02 Cvs/Pharmacy #08 08790--3 Las Vegas NV P00300247146237589 Card 2189		1.07	
9/3		Purchase with Cash Back \$ 10.00 authorized on 09/02 Cvs/Pharmacy #08 08790--3 Las Vegas NV P00580247149590105 Card 2189		10.07	962.72
9/4		Purchase authorized on 09/03 Fedex Offic1300001 Las Vegas NV S300248035711700 Card 2189		0.56	
9/4		Purchase authorized on 09/03 Ross Stores #1420 Las Vegas NV P00000000487223299 Card 2189		31.14	
9/4		ATM Withdrawal authorized on 09/03 Financial Center Las Vegas NV 0003917 ATM ID 2633C Card 2189		400.00	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/4		Speedycash 93-N Preauthpmt 200903 43354901-S1P0F0 Cadizjacilyn M		58.94	
9/4		Speedycash 93-N Preauthpmt 200903 43360835-S1P0F0 Cadizjacilyn M		89.22	382.86
9/8		Purchase authorized on 09/03 Wendy S 3319 Las Vegas NV S300248138407724 Card 2189		6.47	
9/8		Purchase authorized on 09/03 Cash 1 416 702-8890003 NV S380248173067131 Card 2189		80.00	
9/8		Purchase authorized on 09/03 Cash 1 416 702-8890003 NV S300248176262812 Card 2189		45.00	
9/8		Purchase authorized on 09/04 AT&T*Bill Payment 800-331-0500 TX S460248305261051 Card 2189		88.00	163.39
Ending balance on 9/9					163.39
Totals			\$1,777.85	\$1,687.79	

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	\$35.00
Total Returned Item Fees	\$0.00	\$0.00

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.

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 08/11/2020 - 09/09/2020	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	\$12.86 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,121.00 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	16 <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		

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.

