

Wells Fargo Opportunity CheckingSM

October 7, 2020 ■ Page 1 of 6



JEANETTE GOMEZ
9149 AMETHYST AVE
RANCHO CUCAMONGA CA 91730-5612

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	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input 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 9/9	\$4.27
Deposits/Additions	3,550.96
Withdrawals/Subtractions	- 3,524.82
Ending balance on 10/7	\$30.41

Account number: **8272683577**

JEANETTE GOMEZ

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882



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>
9/9		Bank of America Fndtrnsfr 200908 Gomez,Jaica,J Gomez,Jaica,J	216.00		
9/9		Zelle From Maria S Gomez on 09/09 Ref # Jpm432427172	150.00		
9/9		Purchase authorized on 09/09 Superior Super Whse #120 Ontario CA P00580254015462456 Card 3282		265.55	
9/9		Zelle to Gomez Maria on 09/09 Ref #Rp08T58Hgw		100.00	4.72
9/11		Accentcare, Inc. Payroll 200911 200911000168571 Jaica Gomez	1,216.20		
9/11		Target Card Srvc Bill Pay 200911 000000004487063 6M Go0000000Mez T		100.00	1,120.92
9/14		Zelle From Victor Felix on 09/14 Ref # Jpm434984825	160.00		
9/14		Purchase authorized on 09/11 Spire Recovery Sol 844-9760186 NY S460255416543494 Card 3282		120.30	
9/14		Purchase authorized on 09/12 Arlo Technologies 408-638-3750 CA S380256563253396 Card 3282		9.99	
9/14		Purchase authorized on 09/12 Five Belo 10828 E. Foo Rancho Cucamo CA P00000000236067390 Card 3282		37.32	
9/14		Purchase authorized on 09/12 99 Cents Only Stor Rancho Cucamo CA S460256717653265 Card 3282		19.33	
9/14		ATM Withdrawal authorized on 09/12 Rancho Cucamonga Rancho Cucamo CA 0000434 ATM ID 08961 Card 3282		200.00	
9/14		Purchase authorized on 09/12 Postmates 20Fc0 Ja Httpspostmate CA S300257191210291 Card 3282		44.86	
9/14		Purchase authorized on 09/12 Postmates 20Fc0 Ja Httpspostmate CA S380257220200962 Card 3282		0.99	
9/14		Purchase authorized on 09/14 Staterbro 1939 E 4th S Ontario CA P00000000472029594 Card 3282		5.49	
9/14		Capital One 8669286128 200914 8880837-8880837 Jeanette Gomez		77.00	
9/14		Best Buy Payment 200911 120210298576279 Jaica Gomez		232.00	533.64
9/15		Zelle to Gomez Maria on 09/15 Ref #Rp08V535St		277.00	256.64
9/16		Purchase authorized on 09/12 Cwrd Water Pymt-IN 909-9872591 CA S300256666104453 Card 3282		110.00	146.64
9/17		Zelle to Felix Daisy on 09/17 Ref #Rp08Vgygmj		96.00	50.64
9/18		Net Pay Advance Payment 200917 1356502 Gomezjeanette	250.00		
9/18		Purchase authorized on 09/18 Target T- 4200 E 4th S Ontario CA P00000000633874969 Card 3282		24.42	
9/18		Comenity Pay Cs Web Pymt 091720 P20261787502143 Maria Gomez		35.00	241.22
9/21		Purchase authorized on 09/18 Structured Settlem 888-585-2112 NV S580262433373402 Card 3282		156.15	
9/21		Purchase authorized on 09/18 Ebay O*14-05751-78 San Jose CA S380262471138741 Card 3282		71.06	
9/21		Recurring Payment authorized on 09/18 Amazon Prime*M41Kz Amzn.Com/Bill WA S580262798050217 Card 3282		14.00	0.01
9/22		NSF Return Item Fee for a Transaction Received on 09/21 \$206.20 Macys Online Pmt 200920 120224141610 842 Maria Gomez		35.00	-34.99
9/24		Bank of America Fndtrnsfr 200923 Gomez,Jaica,J Gomez,Jaica,J	100.00		65.01
9/25		Macys Retry Pymt 200923 120224141610842 Maria Gomez		206.20	
9/25		Accentcare, Inc. Payroll 200925 200925000168571 Jaica Gomez	1,218.60		
9/25		Zelle to Gomez Maria on 09/25 Ref #Rp08Wvphh5		215.00	
9/25		Purchase authorized on 09/25 Luxury Nails of Upland Upland CA P00000000734512998 Card 3282		101.00	
9/25		Purchase authorized on 09/25 WM Superc Wal-Mart Sup Ontario CA P00000000780731690 Card 3282		27.07	734.34



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/28		Purchase authorized on 09/25 Spire Recovery Sol 844-4310242 NY S580269423581879 Card 3282		120.30	
9/28		Purchase authorized on 09/26 Cardenas Market Ontario CA P00000000377169482 Card 3282		42.58	
9/28		Purchase authorized on 09/26 Whitepages 800-9529005 WA S380271033804741 Card 3282		4.99	
9/28		Purchase authorized on 09/26 Ebay O*13-05796-43 San Jose CA S460271111116548 Card 3282		25.85	
9/28		Purchase authorized on 09/26 Ebay O*13-05796-43 San Jose CA S460271111116548 Card 3282		25.85	
9/28		Purchase authorized on 09/26 Paypal *Phanhoc486 402-935-7733 CA S380271111175255 Card 3282		26.53	
9/28		Purchase authorized on 09/26 Amzn Mktp US*M44Hk Amzn.Com/Bill WA S380271188192749 Card 3282		30.16	
9/28		Zelle to Gomez Maria on 09/27 Ref #Rp08x5Swb5		100.00	
9/28		Purchase authorized on 09/27 Prime Video*M46Ve0 888-802-3080 WA S580271837370477 Card 3282		3.99	
9/28		Purchase authorized on 09/28 USPS PO 05043807 110 W 6T Azusa CA P00380272798886063 Card 3282		4.25	349.84
9/29		Purchase authorized on 09/28 Trueaccord 866-6112731 KS S460272550479409 Card 3282		75.57	
9/29		Purchase authorized on 09/28 Prime Video*M40Fn7 888-802-3080 WA S380272558721503 Card 3282		14.99	
9/29		Tjx Rewards Mc Tjx Epay 092820 xxxxx0426 5243661084051288		50.00	209.28
9/30		Bank of America Fndtrnsfr 200929 Gomez,Jaica,J Gomez,Jaica,J	140.00		
9/30		Purchase authorized on 09/28 Lippman Recupero 520-7624051 AZ S300272530076458 Card 3282		50.00	
9/30		Purchase authorized on 09/28 Williamson-Dickie 866-411-1501 TX S380273053665308 Card 3282		46.53	
9/30		Purchase authorized on 09/28 Williamson-Dickie 866-411-1501 TX S300273060271409 Card 3282		58.16	
9/30		Genesisfs Card 8669469545 200929 000001236065797 Jeanette Gomez		168.44	26.15
10/2		Bank of America Fndtrnsfr 201001 Gomez,Jaica,J Gomez,Jaica,J	45.00		71.15
10/5		Purchase Return authorized on 10/04 Amzn Mktp US Amzn.Com/Bill WA S620279544776589 Card 3282	30.16		
10/5		Purchase authorized on 10/02 WWW.Line2.Com 888-3176574 CA S580276846740653 Card 3282		12.91	
10/5		Zelle to Gomez Maria on 10/03 Ref #Rp08Ygw6MM		40.00	
10/5		Recurring Payment authorized on 10/04 Netflix.Com Netflix.Com CA S380278386598551 Card 3282		15.99	
10/5		Kohl's Chg Pymt 201002 043000093586032 Gomez Jaica		27.00	5.41
10/6		Bank of America Fndtrnsfr 201005 Gomez,Jaica,J Gomez,Jaica,J	25.00		30.41
Ending balance on 10/7					30.41
Totals			\$3,550.96	\$3,524.82	

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
9/22	Macys Online Pmt 200920 120224141610842 Maria Gomez Reference # 091409681631708	206.20



Summary of Overdraft and Returned Item Fees

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$35.00	\$70.00

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 09/09/2020 - 10/07/2020 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 ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$141.19 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,210.80 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	31 <input checked="" type="checkbox"/>

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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.



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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.

