

Wells Fargo Opportunity CheckingSM

August 27, 2020 ■ Page 1 of 5



JESSICA A FARFAN
7245 CROSS DR
CITRUS HEIGHTS CA 95610-3205

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. (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 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 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 7/28	\$450.00
Deposits/Additions	4,375.74
Withdrawals/Subtractions	- 4,835.74
Ending balance on 8/27	-\$10.00

Account number: **7501415546**

JESSICA A FARFAN

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>
7/28		Purchase authorized on 07/27 Fbpay Jules Calde Pay.Fb.Com CA S460209618203912 Card 7228		250.00	200.00
7/30		Online Transfer to Farfan J Checking xxxxxx8265 Ref #Ib08Kscxbt on 07/30/20		200.00	0.00
7/31		ATM Cash Deposit on 07/30 110 Harding Blvd Roseville CA 0000653 ATM ID 9903S Card 7228	400.00		
7/31		Online Transfer From Farfan J Checking xxxxxx8265 Ref #Ib08L4DI8N on 07/31/20	5.00		405.00
8/3		Money Transfer authorized on 08/01 From Greg Butler CA S00580215143788804 Card 7228	125.00		
8/3		Money Transfer authorized on 08/03 From Farfan Jessica CA S00300216745919176 Card 7228	39.60		
8/3		Non-WF ATM Withdrawal authorized on 07/31 1200 Athens Ave Lincoln CA 00300214098229301 ATM ID Cpst1027 Card 7228		404.00	
8/3		Non-Wells Fargo ATM Transaction Fee		2.50	
8/3		Purchase authorized on 08/02 Pp*Dutchbroscro Roseville CA S580215638412112 Card 7228		11.85	
8/3		Purchase authorized on 08/02 Safeway #1531 Citrus Height CA P00300215773655541 Card 7228		100.00	51.25
8/5		ATM Cash Deposit on 08/05 110 Harding Blvd Roseville CA 0001763 ATM ID 9903S Card 7228	460.00		
8/5		Purchase authorized on 08/03 Apple Cash 1InfiniteLoop CA S460216763501467 Card 7228		40.00	471.25
8/6		Online Transfer From Farfan J Checking xxxxxx8265 Ref #Ib08M38J2Z on 08/05/20	53.00		
8/6		Non-WF ATM Withdrawal authorized on 08/05 1200 Athens Ave Lincoln CA 00380219134313060 ATM ID Cpst1011 Card 7228		524.00	
8/6		Non-Wells Fargo ATM Transaction Fee		2.50	-2.25
8/7		Purchase Return authorized on 06/02 Sq *Fieldhaven She Lincoln CA S620220545826916 Card 7228	100.00		97.75
8/10		Money Transfer authorized on 08/08 From Greg Butler CA S00580221650936604 Card 7228	100.00		
8/10		Money Transfer authorized on 08/09 From Jules Caldeira CA S00380223215035418 Card 7228	15.00		
8/10		Online Transfer to Farfan J Checking xxxxxx8265 Ref #Ib08Mlbqpw on 08/08/20		20.00	
8/10		Online Transfer to Farfan J Checking xxxxxx8265 Ref #Ib08Mlpdv on 08/08/20		50.00	
8/10		Purchase authorized on 08/09 Macys Roseville 800-289-6229 CA S380222633062030 Card 7228		47.41	95.34
8/11		Online Transfer to Farfan J Checking xxxxxx8265 Ref #Ib08Mwmzfy on 08/10/20		68.40	26.94
8/12		RTP From Venmo on 08/12 Ref#20200812021000021P1Brjpm00010028606	113.85		
8/12		Online Transfer From Farfan J Checking xxxxxx8265 Ref #Ib08N3Ws7G on 08/12/20	640.00		
8/12		Online Transfer From Farfan J Checking xxxxxx8265 Ref #Ib08N59Smt on 08/12/20	4.29		
8/12		Recurring Payment authorized on 08/09 Afterpay 855-2896014 DE S300222637435018 Card 7228		26.94	
8/12		ATM Withdrawal authorized on 08/12 110 Harding Blvd Roseville CA 0003015 ATM ID 9903S Card 7228		680.00	78.14
8/13		Online Transfer From Farfan J Checking xxxxxx8265 Ref #Ib08N9V548 on 08/13/20	250.00		



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/13		Recurring Payment authorized on 08/12 Afterpay 855-2896014 DE S580225591301708 Card 7228		65.19	
8/13		Online Transfer to Farfan J Checking xxxxxx8265 Ref #Ib08N7SIKl on 08/13/20		12.95	250.00
8/14		Purchase authorized on 08/13 Fbpay Jules Calde Pay.Fb.Com CA S380226643885861 Card 7228		250.00	0.00
8/17		Money Transfer authorized on 08/15 From Greg Butler CA S00300228640293480 Card 7228	150.00		
8/17		ATM Cash Deposit on 08/16 6047 Sunrise Blvd Citrus Height CA 0004377 ATM ID 0366M Card 7228	200.00		
8/17		Purchase authorized on 08/16 Outfitpremiuorder Slretail CA S460230003071470 Card 7228		37.65	
8/17		Online Transfer to Farfan J Checking xxxxxx8265 Ref #Ib08Nzvw9 on 08/17/20		312.35	0.00
8/19		Money Transfer authorized on 08/18 From Greg Butler CA S00580232143118578 Card 7228	900.00		
8/19		Money Transfer authorized on 08/18 From Jules Caldeira CA S00460232143140379 Card 7228	100.00		
8/19		Online Transfer From Farfan J Checking xxxxxx8265 Ref #Ib08Pbhtdp on 08/19/20	200.00		
8/19		Online Transfer From Farfan J Checking xxxxxx8265 Ref #Ib08Pcdwhp on 08/19/20	156.00		
8/19		Online Transfer From Farfan J Checking xxxxxx8265 Ref #Ib08Pckngf on 08/19/20	70.44		
8/19		Online Transfer to Farfan J Checking xxxxxx8265 Ref #Ib08P9M8Yr on 08/18/20		1,000.00	426.44
8/20		Lilli Ann Proper Web Pmts 082020 Czpw83 Jessica Farfan		420.00	6.44
8/25		Online Transfer From Farfan J Checking xxxxxx8265 Ref #Ib08Qffiyq on 08/25/20	293.56		
8/25		Lilli Ann Proper Web Pmts 082520 3Fp293 Jessica Farfan		300.00	0.00
8/27		Monthly Service Fee		10.00	-10.00
Ending balance on 8/27					-10.00
Totals			\$4,375.74	\$4,835.74	

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

Fee period 07/28/2020 - 08/27/2020	Standard monthly service fee \$10.00	You paid \$10.00
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	-\$2.25 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>

Monthly service fee summary (continued)

How to avoid the monthly service fee	Minimum required	This fee period
<ul style="list-style-type: none"> Total number of posted debit card purchases or posted debit card payments of bills in any combination 	10	9 <input type="checkbox"/>
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.

