

Wells Fargo Everyday Checking

October 26, 2020 ■ Page 1 of 5



JOHANNY V FELIZ-FERRERAS
1011 E DESERT INN RD APT 3
LAS VEGAS NV 89109-2814

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 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 Everyday Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 9/25	\$5.48
Deposits/Additions	2,600.00
Withdrawals/Subtractions	- 2,523.92
Ending balance on 10/26	\$81.56

Account number: **9012214277**

JOHANNY V FELIZ-FERRERAS

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
9/28		Zelle From Maria Lluberres on 09/26 Ref # Cof8171Jheza	400.00		405.48
9/29		Zelle From Rodriguez Yenny on 09/29 Ref # Bace50Ba900E	200.00		
9/29		ATM Withdrawal authorized on 09/29 2575 S Maryland Parkway Las Vegas NV 0005052 ATM ID 2543N Card 3828		600.00	5.48
9/30		ATM Cash Deposit on 09/30 E. Desert Inn Rd. Las Vegas NV 0008593 ATM ID 4494P Card 3828	500.00		
9/30		Zelle to Feliz Hernandez J on 09/30 Ref #Rp08Xlp6Y9		500.00	5.48
10/9		Zelle From Brian Nunezlluberres on 10/09 Ref # Tdp0Fnfrus2Z	100.00		
10/9		ATM Withdrawal authorized on 10/09 2575 S Maryland Parkway Las Vegas NV 0008370 ATM ID 2543N Card 3828		100.00	5.48
10/13		ATM Cash Deposit on 10/12 E. Desert Inn Rd. Las Vegas NV 0003765 ATM ID 4494P Card 3828	100.00		
10/13		ATM Withdrawal authorized on 10/12 E. Desert Inn Rd. Las Vegas NV 0003766 ATM ID 4494P Card 3828		60.00	
10/13		Purchase authorized on 10/12 Ding *67895946 Ezetop.Com FL S380286661195910 Card 3828		12.53	
10/13		Purchase authorized on 10/12 Ding *67896359 Ezetop.Com FL S300286664463066 Card 3828		12.53	
10/13		Purchase authorized on 10/12 Ding *67896545 Ezetop.Com FL S460286666178402 Card 3828		9.03	
10/13		Purchase authorized on 10/12 Ding *67896916 Ezetop.Com FL S380286671479923 Card 3828		6.53	4.86
10/16		Zelle From Brian Nunezlluberres on 10/16 Ref # Tdp0Fnmtr9Yx	100.00		
10/16		ATM Cash Deposit on 10/16 E. Desert Inn Rd. Las Vegas NV 0005353 ATM ID 4494P Card 3828	1,100.00		1,204.86
10/19		ATM Cash Deposit on 10/19 E. Desert Inn Rd. Las Vegas NV 0006086 ATM ID 4494P Card 3828	100.00		
10/19		Zelle to Feliz Hernandez J on 10/16 Ref #Rp092Wsbqj		500.00	
10/19		Purchase authorized on 10/16 Trip.Com 833-8960077 NY S380291196492427 Card 3828		128.30	
10/19		ATM Withdrawal authorized on 10/17 Financial Center Las Vegas NV 0006198 ATM ID 9953E Card 3828		40.00	
10/19		Purchase authorized on 10/17 Spdpy*American Cre 866-544-3430 SC S380291848823143 Card 3828		500.00	136.56
10/21		Purchase authorized on 10/19 Spirit Airl 487024 800-7727117 FL S300293373061817 Card 3828		45.00	91.56
10/26		Monthly Service Fee		10.00	81.56
Ending balance on 10/26					81.56
Totals			\$2,600.00	\$2,523.92	

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.

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 a link to these documents, and answers to common monthly service fee questions.

Fee period 09/25/2020 - 10/26/2020	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	\$4.86 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	7 <input type="checkbox"/>
· Age of primary account owner	17 - 24	<input type="checkbox"/>



Monthly service fee summary (continued)

How to avoid the monthly service fee

- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

RC/RC

Minimum required

This fee period

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

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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.

