

Wells Fargo Combined Statement of Accounts

October 22, 2020 ■ Page 1 of 8



JULIE M ROACH
833 W AVON ST
FREEPORT IL 61032-4903

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. (119)
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 checked="" 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.



Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	2404936698	375.18	-35.38
Wells Fargo Way2Save [®] Savings	5	3858776176	37.00	0.00
Total deposit accounts			\$412.18	-\$35.38

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 9/23	\$375.18
Deposits/Additions	1,451.48
Withdrawals/Subtractions	- 1,862.04
Ending balance on 10/22	-\$35.38

Account number: **2404936698**

JULIE M ROACH

Utah account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 124002971

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000003858776176

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/23		Purchase authorized on 09/21 Crystal Blue West Dixon IL S380265855874744 Card 2756		6.50	
9/23		Purchase authorized on 09/23 Wal-Mart #1740 Freeport IL P0000000071481070 Card 2756		52.05	
9/23		Save As You Go Transfer Debit to Xxxxxxxx6176		2.00	314.63
9/25		Non-WF ATM Balance Inquiry Fee 09/25 300 6th Ave Monroe WI ATM ID Sr004815 Card 2756		2.00	
9/25		Online Transfer From Roach J Way2Save Savings xxxxxx6176 Ref #Ib08Wxtr8M on 09/25/20	35.00		
9/25		Online Transfer From Roach J Everyday Checking xxxxxx1312 Ref #Ib08Wxtvkz on 09/25/20	50.00		
9/25		Non-WF ATM Withdrawal authorized on 09/25 300 6th Ave W Monroe WI 00380269733382082 ATM ID Sr004815 Card 2756		302.50	
9/25		Non-Wells Fargo ATM Transaction Fee		2.50	
9/25		Online Transfer to Roach J Everyday Checking xxxxxx1312 Ref #Ib08Wypr8N on 09/25/20		30.00	62.63
9/28		Purchase authorized on 09/25 Dollar Tr 301 6th Ave Monroe WI P00000000775988407 Card 2756		62.55	0.08
10/5		Online Transfer From Roach J Way2Save Savings xxxxxx1243 Ref #Ib08Ylgh8C on 10/04/20	8.00		8.08
10/6		Mobile Deposit : Ref Number :108060162368	750.00		758.08
10/8		Purchase authorized on 10/06 Wendy's Freeport IL S300280552527404 Card 2756		4.89	
10/8		Purchase authorized on 10/07 Cash App* Davina RA 8774174551 CA S460282086586476 Card 2756		400.00	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/8		Save As You Go Transfer Debit to XXXXXXXXXXXX6176		2.00	351.19
10/9		Online Transfer to Roach J Everyday Checking xxxxxx1312 Ref #1b08Zm5Rf9 on 10/09/20		301.19	50.00
10/13		Non-WF ATM Balance Inquiry Fee 10/13 2015 MT Zion Decatur IL ATM ID CT006829 Card 2756		2.00	
10/13		Non-WF ATM Balance Inquiry Fee 10/13 2015 MT Zion Decatur IL ATM ID CT006829 Card 2756		2.00	
10/13		Non-WF ATM Balance Inquiry Fee 10/13 2015 MT Zion Decatur IL ATM ID CT006829 Card 2756		2.00	
10/13		Mobile Deposit : Ref Number :214120304983	500.00		
10/13		Purchase authorized on 10/12 Wal-Mart Super Center Freeport IL P00000000533832569 Card 2756		22.17	
10/13		Save As You Go Transfer Debit to XXXXXXXXXXXX6176		1.00	520.83
10/14		Purchase authorized on 10/12 Sport Clips - IL40 Freeport IL S580286661192638 Card 2756		30.00	
10/14		Save As You Go Transfer Debit to XXXXXXXXXXXX6176		1.00	489.83
10/15		Non-WF ATM Withdrawal authorized on 10/15 715 W. South St Freeport IL 00300289753981674 ATM ID M361380 Card 2756		483.00	
10/15		Non-Wells Fargo ATM Transaction Fee		2.50	4.33
10/19		Non-WF ATM Balance Inquiry Fee 10/19 1730 S. West Freeport IL ATM ID M343692 Card 2756		2.00	
10/19		Non-WF ATM Balance Inquiry Fee 10/19 1534 S West Freeport IL ATM ID 1427 Card 2756		2.00	
10/19		Money Transfer authorized on 10/17 From Julie Roach IL S00460292153679930 Card 2756	99.48		
10/19		Online Transfer From Roach J Way2Save Savings xxxxxx1243 Ref #1b0932Yxhh on 10/17/20	4.00		
10/19		Non-WF ATM Withdrawal authorized on 10/17 1534 S West Ave Freeport IL 00580292156554914 ATM ID 1427 Card 2756		103.50	
10/19		Non-Wells Fargo ATM Transaction Fee		2.50	
10/19		Overdraft Protection From 3858776176	5.00		2.81
10/22		Recurring Payment authorized on 10/21 Geico *Auto 800-841-3000 DC S300295503286786 Card 2756		28.19	
10/22		Monthly Service Fee		10.00	-35.38
Ending balance on 10/22					-35.38
Totals			\$1,451.48	\$1,862.04	

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

Fee period 09/23/2020 - 10/22/2020	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	-\$25.38 <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	8 <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:

As a valuable customer, your monthly service fee for this Everyday Checking account will be waived beginning November 9, 2020 for nine consecutive fee periods.

If you have converted or choose to convert this Everyday Checking account to another checking account type at any time, this waiver will not be applied to that account. The terms of that new account, including the applicable monthly service fee and options to avoid the fee, will apply.

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 Everyday 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 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.

Wells Fargo Way2Save[®] Savings

Statement period activity summary

Beginning balance on 9/23	\$37.00
Deposits/Additions	7.00
Withdrawals/Subtractions	- 44.00
Ending balance on 10/22	\$0.00

Account number: **3858776176**

JULIE M ROACH

Utah account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 124002971

Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$6.96
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.04

Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/23	Save As You Go Transfer Credit From XXXXXXXXXXXX6698	1.00		38.00
9/24	Save As You Go Transfer Credit From XXXXXXXXXXXX6698	2.00		40.00
9/25	* Online Transfer to Roach J Everyday Checking xxxxxx6698 Ref #1b08Wxtr8M on 09/25/20		35.00	5.00
10/9	Save As You Go Transfer Credit From XXXXXXXXXXXX6698	2.00		7.00



Transaction history (continued)

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/13	Non-WF ATM Balance Inquiry Fee 10/13 2015 MT Zion Decatur IL ATM ID CT006829 Card 2756		2.00	
10/13	Non-WF ATM Balance Inquiry Fee 10/13 2015 MT Zion Decatur IL ATM ID CT006829 Card 2756		2.00	3.00
10/14	Save As You Go Transfer Credit From Xxxxxxxxxx6698	1.00		4.00
10/15	Save As You Go Transfer Credit From Xxxxxxxxxx6698	1.00		5.00
10/20	* Overdraft Protection to 2404936698		5.00	0.00
Ending balance on 10/22				0.00
Totals		\$7.00	\$44.00	

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.

* Indicates transaction counts toward the Regulation D and Wells Fargo savings withdrawal and transfer limit. Except outgoing wire transfers, there is no limit on the number of withdrawals or transfers made in person at an ATM or Wells Fargo location or on any types of deposits. For more information, please refer to your Account Agreement.

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 09/23/2020 - 10/22/2020	Standard monthly service fee \$5.00	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	\$300.00	\$0.00 <input type="checkbox"/>
· A daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$7.00 <input checked="" type="checkbox"/>
· A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
· The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

AM/AM

 **IMPORTANT ACCOUNT INFORMATION**

Please note: Your account has an ending balance of zero as of the date of this statement. Accounts with a zero balance will continue to be charged applicable fees (like the monthly service fee) until you request to close your account. An account (except analyzed business accounts) with a zero balance may be closed by us without notification on the fee period ending date.

- To prevent closure by us without notification, an account with a zero balance must have a qualifying, non-automatic transaction posted within the last two months of the most recent fee period ending date.
- Examples of qualifying transactions are deposits or withdrawals made at a banking location, ATM, or via telephone, mobile deposits, one-time transfers made at a banking location, ATM, online, mobile, or via telephone, one-time purchases or payments made using a card or mobile device, or checks paid from the account.
- Automatic or electronic deposits, such as payroll, and automatic or electronic payments, including bill pay, recurring transfers, and any bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions that will prevent closure of an account with a zero balance.

Questions? Please contact your banker or call the phone number appearing on your statement.



We appreciate your business. Thank you for choosing Wells Fargo.

