

Wells Fargo Everyday Checking

September 23, 2020 ■ Page 1 of 6



KAMREN WALLACE
628 W 79TH ST
LOS ANGELES CA 90044-6061

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 Everyday Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 8/25	-\$135.89
Deposits/Additions	1,357.45
Withdrawals/Subtractions	- 1,419.73
Ending balance on 9/23	-\$198.17

Account number: **5139713142**

KAMREN WALLACE

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>
9/4		Office Depot, IN Dir Dep 200904 6188751870 Wallace Kamren	276.96		
9/4		ATM Withdrawal authorized on 09/04 11727 Olympic Bl Los Angeles CA 0003085 ATM ID 2053R Card 4847		140.00	1.07
9/8		Money Transfer authorized on 09/06 From Moneylion, Inc. Moneylion, Inc NY P0000000687242981 Card 4847	50.00		
9/8		Money Transfer authorized on 09/06 From Curo Financial KS S00580251117228966 Card 4847	255.00		
9/8		Instacash Paymen Moneylion 200907 Ic0447Ea7403354 Wallace Kamren	25.00		
9/8		Purchase authorized on 09/06 Doordash*Wingstop WWW.Doordash. CA S580250823372818 Card 4847		28.95	
9/8		ATM Withdrawal authorized on 09/06 5445 Hollywood Blvd Los Angeles CA 0004840 ATM ID 9950K Card 4847		20.00	
9/8		ATM Withdrawal authorized on 09/06 5445 Hollywood Blvd Los Angeles CA 0004847 ATM ID 9950K Card 4847		240.00	
9/8		Purchase authorized on 09/07 Boiling Crab Korea Los Angeles CA S460251838499737 Card 4847		17.00	25.12
9/11		Money Transfer authorized on 09/11 From Dave Inc CA S00580255700465458 Card 4847	75.00		100.12
9/14		Purchase authorized on 09/11 Sunbit Inc. 855-678-6248 CA S460255678803014 Card 4847		25.00	
9/14		Purchase authorized on 09/13 Cemm Fhlc, Inc 888-888-8888 CA S380257696547743 Card 4847		15.00	60.12
9/15		ATM Check Deposit on 09/14 245 N Larchmont Los Angeles CA 0007527 ATM ID 0697C Card 4847	300.00		
9/15		ATM Withdrawal authorized on 09/14 245 N Larchmont Los Angeles CA 0007528 ATM ID 0697C Card 4847		260.00	100.12
9/16		Non-WF ATM Balance Inquiry Fee 09/15 777 San Manu Highland CA ATM ID Casmix38 Card 4847		2.00	
9/16		Purchase authorized on 09/15 Paypal *Internatio 402-935-7733 CA S580260014666464 Card 4847		30.00	
9/16		Non-WF ATM Withdrawal authorized on 09/15 777 San Manuel Blvd Highland CA 00380260248456751 ATM ID Casmix38 Card 4847		64.00	
9/16		Non-Wells Fargo ATM Transaction Fee		2.50	1.62
9/17		ATM Cash Deposit on 09/17 245 N Larchmont Los Angeles CA 0008130 ATM ID 0697C Card 4847	5.00		
9/17		Purchase authorized on 09/15 Bankmobile 203-776-7776 CT S300260038161679 Card 4847		5.83	0.79
9/18		Office Depot, IN Dir Dep 200918 6325070915 Wallace Kamren	220.49		
9/18		Money Transfer authorized on 09/18 From Earnin-Activehours CA S00460262645398650 Card 4847	50.00		
9/18		Purchase authorized on 09/18 Century Market 2 Los Angeles CA P00460262745016668 Card 4847		9.44	261.84
9/21		Instacash Paymen Moneylion 200921 Icda3A487600414 Wallace Kamren	50.00		
9/21		Moneytree #0592 Moneytree 200921 618224993892892 Wallace, Kamren M	50.00		
9/21		Purchase authorized on 09/18 Brother's Tires Los Angeles CA S300262618411909 Card 4847		36.31	
9/21		Purchase authorized on 09/18 5972 El Pollo Loco Los Angeles CA S460263158296657 Card 4847		10.47	
9/21		Purchase authorized on 09/19 City of LA Dwp 800-432-5397 CA S460263265349501 Card 4847		8.23	
9/21		Purchase authorized on 09/19 Larry Huch Ministr 800-270-8401 TX S460263654893899 Card 4847		25.00	
9/21		ATM Withdrawal authorized on 09/19 3649 Stocker St Los Angeles CA 0007299 ATM ID 0879H Card 4847		180.00	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/21		ATM Cash Approved In Overdraft authorized on 09/20 5445 Hollywood Blvd Los Angeles CA 0007939 ATM ID 9950K Card 4847		160.00	-58.17
9/22		NSF Return Item Fee for a Transaction Received on 09/21 \$300.00 Speedy #94 Payment Loan 38163386 Wallace, Kamren		35.00	
9/22		Overdraft Fee for a Transaction Posted on 09/21 \$160.00 ATM Cash Approved In Overdraft authorized on 09/20 5445 Hollywood Blvd Los Angeles CA		35.00	-128.17
9/23		NSF Return Item Fee for a Transaction Received on 09/22 \$10.84 So Cal Gas Paid Scgc 200921 0319056401 301601474151733217		35.00	
9/23		NSF Return Item Fee for a Transaction Received on 09/22 \$74.84 Usalliancews Ecm Loan Pay 200921 43924166 Kamren Wallace		35.00	-198.17
Ending balance on 9/23					-198.17
Totals			\$1,357.45	\$1,419.73	

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	Speedy #94 Payment Loan 38163386 Wallace, Kamren Reference # 103100198103271	300.00
9/23	So Cal Gas Paid Scgc 200921 0319056401 301601474151733217 Reference # 122000494758896	10.84
9/23	Usalliancews Ecm Loan Pay 200921 43924166 Kamren Wallace Reference # 091000010266772	74.84

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$35.00	\$315.00
Total Returned Item Fees	\$105.00	\$560.00

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 08/25/2020 - 09/23/2020	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	-\$198.17 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$622.45 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	11 <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:



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

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.

