

Wells Fargo Combined Statement of Accounts

August 19, 2020 ■ Page 1 of 9



KAREN L MARGOSSIAN
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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 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.



Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	1064976887	504.67	1,709.50
Wells Fargo Way2Save [®] Savings	7	2753435607	295.01	-4.99
Total deposit accounts			\$799.68	\$1,704.51

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 7/18	\$504.67
Deposits/Additions	10,076.66
Withdrawals/Subtractions	- 8,871.83
Ending balance on 8/19	\$1,709.50

Account number: **1064976887**
KAREN L MARGOSSIAN
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
7/20		Online Transfer From Margossian K Way2Save Savings xxxxxx5607 Ref #1b08Hx8Qsn on 07/18/20	200.00		
7/20		Online Transfer From Margossian K Way2Save Savings xxxxxx5607 Ref #1b08J7F6Yn on 07/20/20	93.00		
7/20		Purchase authorized on 07/16 Sprint Store #20 Las Vegas NV S460198792870609 Card 8960		107.29	
7/20		Purchase authorized on 07/16 Lyft *Ride Thu 1 Lyft.Com CA S300199208778172 Card 8960		13.27	
7/20		Recurring Payment authorized on 07/17 Tmobile*Auto Pay 800-937-8997 WA S460199359737529 Card 8960		248.04	
7/20		Purchase authorized on 07/17 Amazon Photo*Mj7So 888-802-3080 WA S380199511710317 Card 8960		19.99	
7/20		Purchase authorized on 07/17 Arby's 5277 Las Vegas NV S580199733546182 Card 8960		17.41	
7/20		Purchase authorized on 07/17 Smiths Fo 3850 E. Flam Las Vegas NV P00000000872843603 Card 8960		1.17	
7/20		Purchase authorized on 07/17 Smiths Fo 3850 E. Flam Las Vegas NV P00000000273090966 Card 8960		23.60	
7/20		Purchase authorized on 07/18 Silver Smoke Shop Las Vegas NV P0000000476625586 Card 8960		11.62	
7/20		Purchase authorized on 07/18 Windy City Beefs-N 702-3884300 NV S460201009841489 Card 8960		35.19	
7/20		ATM Withdrawal authorized on 07/18 4578 Boulder Hwy Las Vegas NV 0002363 ATM ID 9965Y Card 8960		200.00	120.09



Transaction history (continued)

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
7/21		Purchase authorized on 07/20 Harbor Freight Tools 3 Las Vegas NV P0000000280703777 Card 8960		76.90	43.19
7/22		Purchase Return authorized on 07/21 AZ Charlies Hotel 7023807777 NV S620204546209176 Card 8960	50.00		
7/22		ATM Check Deposit on 07/21 Stephanie&Warm Springs Os Henderson NV 0001064 ATM ID 4498x Card 8960	180.56		
7/22		Online Transfer From Margossian K Way2Save Savings xxxxx5607 Ref #lb08Jdqz4L on 07/21/20	2.00		
7/22		Purchase authorized on 07/20 Peoplewhiz Inc. 833-276-9449 CA S460202833847789 Card 8960		27.99	
7/22		Purchase authorized on 07/21 Chevron 0381768 Las Vegas NV S300204034543649 Card 8960		14.20	
7/22		ATM Withdrawal authorized on 07/21 Stephanie&Warm Springs Os Henderson NV 0001065 ATM ID 4498x Card 8960		150.00	
7/22		Purchase authorized on 07/22 Smiths-Fu 3850 E. Flam Las Vegas NV P0000000670168480 Card 8960		33.56	50.00
7/23		ATM Cash Deposit on 07/22 Pecos & Wigwam Henderson NV 0004193 ATM ID 2369Z Card 8960	20.00		
7/23		Nevada Esd Dir Dep 200722 Pua424807 Karen L Margossian	781.00		
7/23		Purchase authorized on 07/23 Shell Service Station Las Vegas NV P00380205278367538 Card 8960		7.47	843.53
7/24		Purchase authorized on 07/23 Tophattbatch-13862 888-502-5501 CA S460205856263882 Card 8960		6.51	
7/24		Purchase authorized on 07/24 Arco #42438 Ampm Las Vegas NV P0000000580927607 Card 8960		39.48	
7/24		Purchase authorized on 07/24 Arco #42438 Ampm Las Vegas NV P0000000330482787 Card 8960		12.72	784.82
7/27		Purchase authorized on 07/24 Shell Service Station Las Vegas NV P00460207080442932 Card 8960		1.99	
7/27		Purchase authorized on 07/24 McDonald's F21815 Las Vegas NV S580207092776550 Card 8960		18.38	
7/27		Purchase authorized on 07/24 Wal-Mart Super Center Las Vegas NV P0000000087381900 Card 8960		167.48	
7/27		ATM Withdrawal authorized on 07/24 Crossroads Henderson NV 0002395 ATM ID 0911D Card 8960		200.00	
7/27		Purchase authorized on 07/26 Bargain Smoke Plus Las Vegas NV P0000000080804758 Card 8960		21.28	
7/27		Recurring Payment authorized on 07/26 Amazon Prime*Mf1U4 Amzn.Com/Bill WA S580208859509147 Card 8960		12.99	
7/27		Purchase authorized on 07/26 The Home Depot #3316 Las Vegas NV P00380209077034795 Card 8960		228.63	
7/27		ATM Withdrawal authorized on 07/26 4578 Boulder Hwy Las Vegas NV 0005121 ATM ID 9965Y Card 8960		100.00	34.07
7/28		Purchase authorized on 07/26 Yogurtland NV 103 Las Vegas NV S300208842569049 Card 8960		13.82	
7/28		Purchase authorized on 07/26 Steak N Shake 2541 Henderson NV S300208852173275 Card 8960		7.03	
7/28		Purchase authorized on 07/27 Michaels Stores 2870 5 Henderson NV P00000000935762622 Card 8960		9.00	4.22
7/29		Purchase authorized on 07/27 Hallmark Creations Henderson NV S300209856991455 Card 8960		3.24	
7/29		Recurring Payment authorized on 07/28 Allstate *Payme 800-255-7828 IL S580210416004693 Card 8960		29.98	-29.00
7/30		Nevada Esd Dir Dep 200729 Pua478020 Karen L Margossian	781.00		752.00
7/31		ATM Withdrawal authorized on 07/31 4578 Boulder Hwy Las Vegas NV 0006629 ATM ID 9965Y Card 8960		200.00	
7/31		Purchase authorized on 07/31 Shell Service Station Las Vegas NV P00460213716990719 Card 8960		35.99	
7/31		Purchase authorized on 07/31 Smokers Las Vegas NV P00380213723375104 Card 8960		13.85	502.16
8/3		SSA Treas 310 Xxsoc Sec 080320 xxxxx9793A SSA Karen L Margossian	976.00		


Transaction history (continued)

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
8/3		Purchase authorized on 07/31 McDonald's F2641 Las Vegas NV S460213737787246 Card 8960		16.89	
8/3		Purchase authorized on 07/31 Tophatt114990186 888-502-5501 CA S380213768754567 Card 8960		16.84	
8/3		Purchase authorized on 07/31 Tophatt115141410 888-502-5501 CA S300213769766937 Card 8960		16.26	
8/3		Purchase authorized on 07/31 Cash App*Tiera Gar 8774174551 CA S460214015858406 Card 8960		75.00	
8/3		Purchase authorized on 07/31 Smiths #4 2255 Las Veg North Las Veg NV P00000000182287580 Card 8960		47.52	
8/3		Recurring Payment authorized on 08/01 2Ownrent 833715960 833-7159600 CA S580214324081525 Card 8960		24.95	
8/3		Purchase authorized on 08/01 The Home Depot #3316 Las Vegas NV P00300215064755776 Card 8960		60.83	
8/3		Purchase authorized on 08/01 Popeyes Louisiana Las Vegas NV S300215091102703 Card 8960		28.17	
8/3		Purchase authorized on 08/01 Smokers Las Vegas NV P00460215121814711 Card 8960		10.22	
8/3		Purchase authorized on 08/02 Silver Smoke Shop Las Vegas NV P00000000376675913 Card 8960		20.19	
8/3		ATM Withdrawal authorized on 08/02 4578 Boulder Hwy Las Vegas NV 0002213 ATM ID 4494T Card 8960		200.00	
8/3		Purchase authorized on 08/02 Hotelscom919646298 Hotels.Com WA S380215826533672 Card 8960		327.39	
8/3		Purchase authorized on 08/02 Shell Service Station Las Vegas NV P00460216182230909 Card 8960		39.29	
8/3		ATM Withdrawal authorized on 08/03 Paradise Valley Las Vegas NV 0009074 ATM ID 9930R Card 8960		200.00	394.61
8/4		Purchase authorized on 08/03 McDonald's F2641 Las Vegas NV S380217003838804 Card 8960		10.92	
8/4		ATM Withdrawal authorized on 08/03 4578 Boulder Hwy Las Vegas NV 0002784 ATM ID 4494T Card 8960		80.00	303.69
8/5		Purchase authorized on 08/03 AT&T S351 5804 Las Vegas NV S380217029738579 Card 8960		17.33	
8/5		Allstate Ins CO Ins Prem Aug 20 000000886644557 Margossian		113.05	173.31
8/6		Purchase authorized on 08/04 Public Datacheck.C 800-820-1584 CA S300217272090474 Card 8960		1.00	
8/6		ATM Withdrawal authorized on 08/06 4578 Boulder Hwy Las Vegas NV 0003882 ATM ID 4494T Card 8960		150.00	22.31
8/10		Purchase authorized on 08/08 Walgreens Store 2995 E FL Las Vegas NV P00380221661736876 Card 8960		21.00	1.31
8/11		Nevada Esd Dir Dep 200810 Pua585396 Karen L Margossian	181.00		182.31
8/12		Purchase authorized on 08/02 Boulder Hotel FD Las Vegas NV S300215848351673 Card 8960		280.72	
8/12		Purchase authorized on 08/11 Cash App*Tiera Gar 8774174551 CA S380224786730464 Card 8960		40.00	
8/12		Purchase authorized on 08/11 Smiths Fo 3850 E. Flam Las Vegas NV P00000000472310306 Card 8960		26.74	
8/12		ATM Cash Approved In Overdraft authorized on 08/12 4578 Boulder Hwy Las Vegas NV 0005928 ATM ID 4494T Card 8960		40.00	-205.15
8/13		Card Provisional Credit 10813204607	636.10		
8/13		Nevada Esd Dir Dep 200812 Pua599574 Karen L Margossian	181.00		
8/13		Purchase authorized on 08/11 Boulder Hotel FD 9999999999 NV S380225012260760 Card 8960		42.33	
8/13		Purchase authorized on 08/11 Robertos Taco Shop Las Vegas NV S300225205956744 Card 8960		21.40	
8/13		Purchase authorized on 08/11 Robertos Taco Shop Las Vegas NV S580225209544812 Card 8960		8.72	
8/13	1508	Cashed Check		500.00	39.50
8/18		ATM Check Deposit on 08/18 4578 Boulder Hwy Las Vegas NV 0003175 ATM ID 9965Y Card 3659	1,995.00		



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/18		ATM Check Deposit on 08/18 4578 Boulder Hwy Las Vegas NV 0008178 ATM ID 4494T Card 3659	4,000.00		
8/18		Adjustment to Ef ATM Deposit		4,000.00	
8/18		ATM Withdrawal authorized on 08/18 4578 Boulder Hwy Las Vegas NV 0003176 ATM ID 9965Y Card 3659		300.00	1,734.50
8/19		Purchase authorized on 08/18 Cash App*Tiera Gar 8774174551 CA S300232110781997 Card 3659		25.00	1,709.50
Ending balance on 8/19					1,709.50
Totals			\$10,076.66	\$8,871.83	

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 checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
1508	8/13	500.00

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$35.00

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.

Summary of Overdraft Rewind[®] Benefits

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	1	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$35.00	\$35.00

Year-to-date totals reflect fees waived since the first full statement period of the calendar year. Amounts shown do not include any additional waivers and refunds of Overdraft Protection Advance Fees due to advances from credit cards.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) 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 07/18/2020 - 08/19/2020	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	\$39.50 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,900.00 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	53 <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		



Monthly service fee summary (continued)

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.

Wells Fargo Way2Save[®] Savings

Statement period activity summary

Beginning balance on 7/18	\$295.01
Deposits/Additions	0.00
Withdrawals/Subtractions	- 300.00
Ending balance on 8/19	-\$4.99

Account number: **2753435607**

KAREN L MARGOSSIAN

Nevada account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 321270742

Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$18.01
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.01

Transaction history

<i>Date</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
7/20	* Online Transfer to Margossian K Everyday Checking xxxxxx6887 Ref #1b08Hx8Qsn on 07/18/20		200.00	
7/20	* Online Transfer to Margossian K Everyday Checking xxxxxx6887 Ref #1b08J7F6Yn on 07/20/20		93.00	2.01
7/22	* Online Transfer to Margossian K Everyday Checking xxxxxx6887 Ref #1b08Jdqz4L on 07/21/20		2.00	0.01
8/19	Monthly Service Fee		5.00	-4.99
Ending balance on 8/19				-4.99
Totals		\$0.00	\$300.00	

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.



Summary of Overdraft and Returned Item Fees

	<i>Total this statement period</i>	<i>Total year-to-date</i>
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 Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) 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 07/18/2020 - 08/19/2020

Standard monthly service fee \$5.00

You paid \$5.00

How to avoid the monthly service fee

Minimum required

This fee period

Have any **ONE** of the following account requirements

- Minimum daily balance
- A daily automatic transfer from a Wells Fargo checking account
- Save As You Go[®] transfer from a Wells Fargo checking account
- A monthly automatic transfer from a Wells Fargo checking account
- The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)

\$300.00

\$0.01

\$1.00

\$0.00

\$1.00

\$0.00

\$25.00

\$0.00

AM/AM

