

Wells Fargo Everyday Checking

October 28, 2020 ■ Page 1 of 5



KATRINA A NESBITT
680 JOEL WAY
FALLON NV 89406-5847

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-742-4932

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.

Statement period activity summary

Beginning balance on 9/29	\$5.90
Deposits/Additions	1,751.32
Withdrawals/Subtractions	- 1,755.27
Ending balance on 10/28	\$1.95

Account number: **2800766061**

KATRINA A NESBITT

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

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
9/29		Harland Clarke Check/Acc. 092820 00073217575488 Katrina A Nesbitt		20.00	-14.10
10/1		Safeway Inc Payroll 200926 6288113 Nesbitt,Katrina Ann EI	239.67		
10/1		Deposit Made In A Branch/Store	25.00		
10/1		Online Transfer Ref #Ib08Xyg5J8 to Platinum Card XXXXXXXXXXXX2341 on 10/01/20		36.88	
10/1		Online Transfer Ref #Ib08Y2Zp38 to Platinum Card XXXXXXXXXXXX2341 on 10/01/20		50.00	
10/1		Prog Direct Ins Ins Prem 201001 xxxx9344 Katri Katrin Nesbitt		88.14	75.55
10/2		Online Transfer Ref #Ib08Ycktzm to Platinum Card XXXXXXXXXXXX2341 on 10/02/20		30.00	
10/2		Online Transfer Ref #Ib08Yckxzd to Platinum Card XXXXXXXXXXXX2341 on 10/02/20		18.21	27.34
10/5		Purchase authorized on 10/02 Safeway #1517 Fallon NV P00380277076748900 Card 3779		1.78	
10/5		Purchase authorized on 10/02 Safeway #1517 Fallon NV P00460277127105416 Card 3779		12.88	
10/5		Purchase authorized on 10/03 Safeway #1517 Fallon NV P00380277610097410 Card 3779		0.28	
10/5		Purchase authorized on 10/03 Safeway #1517 Fallon NV P00300277610694912 Card 3779		5.76	
10/5		Purchase authorized on 10/03 Safeway #1517 Fallon NV P00460277804252374 Card 3779		6.64	0.00
10/8		Safeway Inc Payroll 201003 6288113 Nesbitt,Katrina Ann EI	285.44		
10/8		Online Transfer Ref #Ib08Z8Cjzt to Platinum Card XXXXXXXXXXXX2341 on 10/08/20		280.00	5.44
10/9		Purchase authorized on 10/09 Safeway #1517 Fallon NV P00300283827466132 Card 3779		5.44	0.00
10/15		Allied Universal Payroll 201015 xxxx7112 Katrina Nesbitt	538.61		
10/15		Online Transfer Ref #Ib092Kgwyn to Platinum Card XXXXXXXXXXXX2341 on 10/15/20		300.76	
10/15		Online Transfer Ref #Ib092Khrp4 to Platinum Card XXXXXXXXXXXX2341 on 10/15/20		80.00	
10/15		Online Transfer Ref #Ib092Kj4Pp to Platinum Card XXXXXXXXXXXX2341 on 10/15/20		37.00	
10/15		Purchase authorized on 10/15 Pilot #1005 Fernley NV P00580289756921867 Card 3779		16.00	
10/15		Purchase authorized on 10/15 Pilot #1005 Fernley NV P00580289797829908 Card 3779		22.00	82.85
10/16		Purchase authorized on 10/15 McDonald's F31630 Fallon NV S580289826334666 Card 3779		12.57	
10/16		Online Transfer Ref #Ib092P6Vrd to Platinum Card XXXXXXXXXXXX2341 on 10/16/20		20.00	50.28
10/19		Online Transfer Ref #Ib0935D25P to Platinum Card XXXXXXXXXXXX2341 on 10/18/20		50.28	0.00
10/21		Deposit Made In A Branch/Store	100.00		
10/21		Online Transfer Ref #Ib093Nnqhg to Platinum Card XXXXXXXXXXXX2341 on 10/21/20		100.00	0.00
10/22		Allied Universal Payroll 201022 xxxx7112 Katrina Nesbitt	538.61		
10/22		Online Transfer Ref #Ib093R257F to Platinum Card XXXXXXXXXXXX2341 on 10/22/20		297.16	
10/22		Online Transfer Ref #Ib093S8Nzy to Platinum Card XXXXXXXXXXXX2341 on 10/22/20		125.00	116.45
10/23		Non-WF ATM Balance Inquiry Fee 10/23 3800 S Virgi Reno NV ATM ID Nvatlx03 Card 3779		2.00	
10/23		ATM Withdrawal authorized on 10/23 Peckham Lane Reno NV 0005692 ATM ID 5457D Card 3779		40.00	
10/23		Non-WF ATM Withdrawal authorized on 10/23 3800 S Virginia St Reno NV 00380297616324352 ATM ID Nvatlx03 Card 3779		23.99	
10/23		Non-Wells Fargo ATM Transaction Fee		2.50	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/23		Online Transfer Ref #Ib094326Hp to Platinum Card XXXXXXXXXXXX2341 on 10/23/20		50.00	-2.04
10/26		Final Credit for Claim-Ref #2010260006700	23.99		
10/26		Online Transfer Ref #Ib094GwlsG to Platinum Card XXXXXXXXXXXX2341 on 10/26/20		20.00	1.95
Ending balance on 10/28					1.95
Totals			\$1,751.32	\$1,755.27	

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 09/29/2020 - 10/28/2020	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	-\$14.10 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,602.33 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	9 <input type="checkbox"/>
· Age of primary account owner	17 - 24	<input checked="" 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:

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

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.

