

# Wells Fargo Opportunity Checking<sup>SM</sup>

October 22, 2020 ■ Page 1 of 9



KEONTE LIVINGSTON  
13218 AVALON BLVD APT 310  
LOS ANGELES CA 90061-2364

## 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](http://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](http://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 Opportunity Checking account below your transaction detail.

### Statement period activity summary

Beginning balance on 9/23	-\$34.12
Deposits/Additions	5,289.65
Withdrawals/Subtractions	- 4,959.48
<b>Ending balance on 10/22</b>	<b>\$296.05</b>

Account number: **3528603578**

**KEONTE LIVINGSTON**

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>
9/24		Young Guns Conta Direct Dep 200924 942115124624Lwd Livingston,Keonte	468.50		434.38
9/25		Recurring Payment authorized on 09/24 Apple.Com/Bill 866-712-7753 CA S300268332419912 Card 1371		6.99	
9/25		Purchase authorized on 09/24 Cash App*Terrell*A 8774174551 CA S300268434903134 Card 1371		427.39	0.00
9/28		NSF Return Item Fee for a Transaction Received on 09/25 \$24.00 Floatme Db Online Pmt 092420 200924162953 3Tq Keonte Livingston		35.00	
9/28		Money Transfer authorized on 09/27 From Terrell CA S00580272197237796 Card 1371	7.22		
9/28		Purchase authorized on 09/27 Dave Inc Los Angeles CA S00380272217396178 Card 1371		1.00	
9/28		Purchase authorized on 09/28 7-Eleven Los Angeles CA P0000000033602185 Card 1371		4.99	-33.77
10/1		Young Guns Conta Direct Dep 201001 942015060262Lwd Livingston,Keonte	329.08		
10/1		Purchase authorized on 10/01 Arco #42171 Glen Avon Hei CA P0000000075205969 Card 1371		11.38	
10/1		Purchase authorized on 10/01 Dave Inc Los Angeles CA S00580275564328862 Card 1371		8.74	
10/1		Floatme Db Online Pmt SD1700 201001053745E7x Keonte Livingston		24.00	251.19
10/2		Recurring Payment authorized on 10/01 Apple.Com/Bill 866-712-7753 CA S460275340684228 Card 1371		4.99	
10/2		Recurring Payment authorized on 10/01 Apple.Com/Bill 866-712-7753 CA S460275474896296 Card 1371		0.99	
10/2		Purchase authorized on 10/01 Cash App*Terrell*A 8774174551 CA S380275515291732 Card 1371		200.00	
10/2		Purchase authorized on 10/01 Floatme 956-4510365 TX S460275762369538 Card 1371		1.99	
10/2		Purchase authorized on 10/02 7-Eleven Los Angeles CA P00000000284257370 Card 1371		7.18	
10/2		Empower Transfer 201002 2983085590 Keonte Livingston		5.00	31.04
10/5		Empower Inc 1000073541 201005 Empower Advance Keontelivingston	50.00		
10/5		Money Transfer authorized on 10/05 From Terrell CA S00460279612513857 Card 1371	15.00		
10/5		Purchase authorized on 10/01 IN N Out Burger 34 Compton CA S580276201969422 Card 1371		11.52	
10/5		Recurring Payment authorized on 10/02 Amazon Prime*Mk5Hr Amzn.Com/Bill WA S460276501802052 Card 1371		14.22	
10/5		Purchase authorized on 10/02 Floatme 956-4510365 TX S300276508757996 Card 1371		1.99	
10/5		Purchase authorized on 10/02 Sh Vending Mount Prospec IL S460276695019246 Card 1371		2.00	
10/5		Purchase authorized on 10/02 Sh Vending Mount Prospec IL S300277089784663 Card 1371		1.25	65.06
10/6		Vbs Natlsmilloan 8778074827 201006 2623523 Keonte Livingston	600.00		
10/6		Purchase authorized on 10/05 Prime Video*Mk2873 888-802-3080 WA S380280011390458 Card 1371		5.99	
10/6		Purchase authorized on 10/05 Cash App*Richk Rec 8774174551 CA S380280104270268 Card 1371		15.00	



**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>
10/6		Empower Inc 1000073782 201006 Empsubscr10/20 Keontelivingston		8.00	636.07
10/7		Money Transfer authorized on 10/07 From Terrell CA S00580281684947411 Card 1371	108.08		
10/7		Recurring Payment authorized on 10/05 Apple.Com/Bill 408-974-1010 CA S380279844029417 Card 1371		9.99	
10/7		Purchase authorized on 10/06 Branch Messenger I 866-5472413 MN S580280776079741 Card 1371		76.00	
10/7		Purchase authorized on 10/06 Cash App*Terrell*A 8774174551 CA S460281023852477 Card 1371		5.00	
10/7		Purchase authorized on 10/06 Playstationnetwork 800-3457669 CA S460281024202338 Card 1371		4.99	
10/7		Purchase authorized on 10/07 Chevron/Csi-210408/2013 Eastvale CA P00460281526906471 Card 1371		2.89	
10/7		Purchase authorized on 10/07 Ross Stores #1627 Ontario CA P0000000277616286 Card 1371		15.06	
10/7		Purchase authorized on 10/07 Ross Stores #178 Corona CA P0000000487544549 Card 1371		21.54	
10/7		Moneytree Pif-Sr Moneytree 201007 615575965832747 Livingston, Keonte		105.88	502.80
10/8		Young Guns Conta Direct Dep 201008 927815890592Lwd Livingston,Keonte	571.64		
10/8		Purchase authorized on 10/06 Uber Eats Help.Uber.Com CA S580281103821097 Card 1371		18.64	
10/8		Purchase authorized on 10/07 Airbnb Hmfpyfqdm Airbnb.Com CA S380281681396640 Card 1371		211.00	
10/8		Purchase authorized on 10/08 Circle K 09431 Corona CA P0000000273299001 Card 1371		4.72	
10/8		Empower Inc 1000074037 201008 Empower Advance Keontelivingston		50.00	790.08
10/9		Money Transfer authorized on 10/08 From Terrell CA S00380283069883521 Card 1371	58.35		
10/9		Money Transfer authorized on 10/09 From Terrell CA S00460283781745944 Card 1371	267.44		
10/9		Money Transfer authorized on 10/09 From Terrell CA S00300283801889072 Card 1371	65.16		
10/9		Purchase authorized on 10/07 Tst* Waba Grill - Corona CA S380281812400672 Card 1371		8.18	
10/9		Purchase authorized on 10/08 Subway 26208 Fontana CA S300282698964880 Card 1371		9.89	
10/9		Non-WF ATM Withdrawal authorized on 10/08 1062 E Palm Ave Burbank CA 00300283077240721 ATM ID NH093460 Card 1371		182.50	
10/9		Non-Wells Fargo ATM Transaction Fee		2.50	
10/9		Purchase authorized on 10/09 Dave Inc Los Angeles CA S00380283671170720 Card 1371		1.00	
10/9		ATM Withdrawal authorized on 10/09 707 Wilshire Blvd 1st FL Los Angeles CA 0009849 ATM ID 9884M Card 1371		700.00	
10/9		Empower Transfer 201009 3037447823 Keonte Livingston		50.00	226.96
10/13		Money Transfer authorized on 10/10 From Terrell CA S00380285026066454 Card 1371	29.18		
10/13		Money Transfer authorized on 10/11 From Terrell CA S00580285341707234 Card 1371	29.18		
10/13		Money Transfer authorized on 10/11 From Branch Messenger MN S00380285349699688 Card 1371	95.01		
10/13		Money Transfer authorized on 10/11 From Terrell CA S00580285591929728 Card 1371	124.48		
10/13		ATM Cash Deposit on 10/12 4540 Atlantic Ave Long Beach CA 0002688 ATM ID 0916E Card 1371	600.00		
10/13		ATM Cash Deposit on 10/12 4540 Atlantic Ave Long Beach CA 0002689 ATM ID 0916E Card 1371	20.00		
10/13		Empower Transfer 201013 3045069564 Keonte Livingston	5.00		



**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>
10/13		Money Transfer authorized on 10/13 From Terrell CA S00300287492010691 Card 1371	138.28		
10/13		Empower Inc 1000074408 201013 Empower Advance Keontelivingston	50.00		
10/13		Purchase authorized on 10/08 Bird App WWW.Bird.CO CA S300283138389786 Card 1371		0.82	
10/13		Purchase authorized on 10/08 Hooters of Long Be Long Beach CA S460283173940991 Card 1371		75.22	
10/13		Purchase authorized on 10/09 Metropcs Mobile We 888-863-8768 WA S580283517233692 Card 1371		60.00	
10/13		Purchase authorized on 10/09 Sq *Joe's Pizza Su Los Angeles CA S460283851890581 Card 1371		23.65	
10/13		Recurring Payment authorized on 10/10 Apple.Com/Bill 866-712-7753 CA S580284320108826 Card 1371		3.99	
10/13		Non-WF ATM Withdrawal authorized on 10/10 437 E. El Segundo Blvd. Los Angeles CA 00580284597950571 ATM ID P303796 Card 1371		42.00	
10/13		Non-Wells Fargo ATM Transaction Fee		2.50	
10/13		Purchase authorized on 10/10 Wholefeds Dia #1054 Los Angeles CA S300284850969078 Card 1371		25.19	
10/13		Purchase authorized on 10/10 Cvs/Pharm 10614--812 S Los Angeles CA P00000000371348618 Card 1371		29.46	
10/13		Purchase authorized on 10/11 Lim*Ride Cost Httpswww.Li.M CA S380285371662429 Card 1371		8.78	
10/13		Purchase authorized on 10/11 7-Eleven Los Angeles CA P00000000774755728 Card 1371		3.48	
10/13		Purchase authorized on 10/11 7-Eleven Los Angeles CA P00000000685113773 Card 1371		4.48	
10/13		Purchase authorized on 10/11 Lim*Ride Cost Httpswww.Li.M CA S580285474015996 Card 1371		1.95	
10/13		Purchase authorized on 10/11 Lim*Ride Cost Httpswww.Li.M CA S380285480295115 Card 1371		24.89	
10/13		Purchase authorized on 10/11 Denny's #7569 Los Angeles CA P00000000184829397 Card 1371		14.46	
10/13		Purchase authorized on 10/11 Cash App*Miguel Ti 8774174551 CA S300285712394934 Card 1371		128.00	
10/13		Purchase authorized on 10/12 Shell Service Station Glen Avon CA P00300286863993938 Card 1371		0.74	
10/13		Purchase authorized on 10/12 Popeyes 4631 Gardena CA S300287089609280 Card 1371		10.46	
10/13		Purchase authorized on 10/12 Cash App*Terrell*A 8774174551 CA S460287133705976 Card 1371		200.00	
10/13		Purchase authorized on 10/12 Cash App*Terrell*A 8774174551 CA S300287133802576 Card 1371		200.00	
10/13		Purchase authorized on 10/12 Cash App*Terrell*A 415-375-3176 CA S300287133911760 Card 1371		200.00	
10/13		Purchase authorized on 10/13 Oil and Water CO Corona CA P00380287847967904 Card 1371		7.61	
10/13		Purchase authorized on 10/13 Oil and Water CO Corona CA P00380287849204569 Card 1371		6.57	243.84
10/14		Purchase authorized on 10/12 Sh Vending Mount Prospec IL S380286687213787 Card 1371		1.50	
10/14		Purchase authorized on 10/12 Sh Vending Mount Prospec IL S580286687439569 Card 1371		1.00	
10/14		Purchase authorized on 10/13 Cash App*Richk Rec 8774174551 CA S380287593496710 Card 1371		15.00	
10/14		Empower Transfer 201014 3070941531 Keonte Livingston		25.00	201.34
10/15		Young Guns Conta Direct Dep 201015 939014929174Lwd Livingston,Keonte	324.14		
10/15		Money Transfer authorized on 10/15 From Branch Messenger MN S00380289831663674 Card 1371	70.01		



**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>
10/15		Purchase authorized on 10/13 Sonic Drive IN #64 Corona CA S580287860835976 Card 1371		9.47	
10/15		Empower Inc 1000074778 201015 Empower Advance Keontelivingston		50.00	
10/15		Vbs Natlsmllloan 8778074827 201014 2623524 Keonte Livingston		87.60	448.42
10/16		Empower Inc 1000075003 201016 Empower Advance Keontelivingston	50.00		
10/16		Purchase authorized on 10/14 Branch Messenger I 866-5472413 MN S580289202596184 Card 1371		101.00	
10/16		Recurring Payment authorized on 10/15 Apple.Com/Bill 866-712-7753 CA S460289414224711 Card 1371		0.99	
10/16		Purchase authorized on 10/15 Nautica Retail U Citadel City of Comme CA P00380290052308365 Card 1371		70.95	
10/16		Purchase authorized on 10/15 Cash App*Miguel Ti 8774174551 CA S580290055284196 Card 1371		220.00	
10/16		Purchase authorized on 10/15 Cash App*Miguel Ti 8774174551 CA S380290056819089 Card 1371		19.00	
10/16		Purchase authorized on 10/16 Shell Service Station Glen Avon CA P00460290810375261 Card 1371		6.13	
10/16		Empower Transfer 201016 3086439671 Keonte Livingston		25.00	
10/16		Empower Inc 1000074938 201016 Empsubscr10/20 Keontelivingston		8.00	47.35
10/19		Empower Transfer 201019 3094767540 Keonte Livingston	25.00		
10/19		Empower Transfer 201019 3090444345 Keonte Livingston	50.00		
10/19		Vbs Firstloan 8883402911 201018 FL-Y123367Z01 Keonte Livingston	450.00		
10/19		Money Transfer authorized on 10/19 From Terrell CA S00580293849233376 Card 1371	232.43		
10/19		Purchase authorized on 10/15 Tst* Jamba Juice - Commerce CA S460290037142052 Card 1371		8.09	
10/19		Purchase authorized on 10/16 Del Taco 0086 Long Beach CA S300291041859006 Card 1371		10.41	
10/19		Recurring Payment authorized on 10/17 Amazon Prime*2T1WO Amzn.Com/Bill WA S580291588589171 Card 1371		14.22	
10/19		Purchase authorized on 10/17 Del Taco 0086 Long Beach CA S380291639436318 Card 1371		7.67	
10/19		Purchase authorized on 10/17 Nayax Food-Vend Hunt Valley MD S300291735737749 Card 1371		1.00	
10/19		Purchase authorized on 10/17 Nayax Food-Vend Hunt Valley MD S580291735960123 Card 1371		1.00	
10/19		Purchase authorized on 10/17 7-Eleven Signal Hill CA P0000000033052399 Card 1371		4.20	
10/19		Purchase authorized on 10/19 Chevron/Csi-210096/1927 Long Beach CA P00580293501178593 Card 1371		13.65	
10/19		Non-WF ATM Withdrawal authorized on 10/19 13539 Baseline Rd Fontana CA 00580293853071655 ATM ID Sp001864 Card 1371		203.25	
10/19		Non-Wells Fargo ATM Transaction Fee		2.50	
10/19	<	Business to Business ACH Debit - Hiatusapp.Com Bi Hiatusapp. St-U4N2F4T7A3R0 Hiatus Inc		10.00	528.79
10/20		Purchase authorized on 10/19 Cash App*Amisha 8774174551 CA S380293462577104 Card 1371		21.00	
10/20		Purchase authorized on 10/19 Expedia 7200194653 Expedia.Com WA S460293618136784 Card 1371		347.01	
10/20		Non-WF ATM Withdrawal authorized on 10/19 13539 Baseline Rd Fontana CA 00580294036593814 ATM ID Sp001864 Card 1371		43.25	
10/20		Non-Wells Fargo ATM Transaction Fee		2.50	115.03
10/21		Money Transfer authorized on 10/20 From Terrell CA S00460295065459740 Card 1371	38.90		
10/21		Purchase authorized on 10/20 Prime Video*2T7Cv7 888-802-3080 WA S580295015890396 Card 1371		5.99	
10/21		Purchase authorized on 10/20 WWW.Thevaultapp.CO 8668285838 CA S380295087829404 Card 1371		92.13	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/21		Purchase authorized on 10/21 Chevron/Csi-305778/2007 Ontario CA P00460295522013601 Card 1371		9.86	45.95
10/22		Empower Transfer 201022 3130086192 Keonte Livingston	25.00		
10/22		Young Guns Conta Direct Dep 201022 925516160584Lwd Livingston,Keonte	392.57		
10/22		Purchase authorized on 10/20 Sh Vending Mount Prospec IL S380295024352810 Card 1371		1.00	
10/22		Vbs Firstloan 8883402911 201021 FL-Y123367Z02 Keonte Livingston		28.87	
10/22		Empower Inc 1000075643 201022 Empower Advance Keontelivingston		50.00	
10/22		Vbs Natssmloan 8778074827 201021 2623525 Keonte Livingston		87.60	296.05
<b>Ending balance on 10/22</b>					<b>296.05</b>
<b>Totals</b>			<b>\$5,289.65</b>	<b>\$4,959.48</b>	

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.

< **Business to Business ACH:** If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.

**Items returned unpaid**

Date	Description	Amount
9/28	Floatme Db Online Pmt 092420 2009241629533Tq Keonte Livingston Reference # 096016930056481	24.00
10/5	Albert Genius EDI Pymnts Payment_4543116 Keonte Livingston Reference # 091000012838425	8.00

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$35.00
Total Returned Item Fees	\$35.00	\$350.00

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 [wellsfargo.com/feefaq](https://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 \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$34.12 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,390.93 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	76 <input checked="" type="checkbox"/>

JL/JL

**IMPORTANT ACCOUNT INFORMATION:**



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

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 Opportunity 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.

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**IMPORTANT ACCOUNT INFORMATION:**

**Your options to avoid the Opportunity 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\*

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.



## IMPORTANT ACCOUNT INFORMATION

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IMPORTANT ACCOUNT INFORMATION

**Regulation D and Wells Fargo withdrawal and transfer restrictions on all savings accounts have been discontinued.**



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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.

