

# Wells Fargo Everyday Checking

October 28, 2020 ■ Page 1 of 7



KRISTA D CONNER  
230 LONG SHADOW TER  
HENDERSON NV 89015-2730

## 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. (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](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 checked="" 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 checked="" 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	\$57.16
Deposits/Additions	3,177.23
Withdrawals/Subtractions	- 3,226.17
<b>Ending balance on 10/28</b>	<b>\$8.22</b>

Account number: **7948655381**

**KRISTA D CONNER**

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		NSF Return Item Fee for a Transaction Received on 09/25 \$79.18 Cash 1 411 Payment 200925 3111634 Krista Conner	35.00		
9/29		NSF Return Item Fee for a Transaction Received on 09/25 \$261.20 Check # 00108	35.00		127.16
9/30		NSF Return Item Fee for a Transaction Received on 09/29 \$261.20 Check # 00108		35.00	
9/30		ATM Cash Deposit on 09/30 Mlk & Craig N.Las Vegas NV 0000311 ATM ID 5456G Card 1473	400.00		
9/30		Recurring Payment authorized on 09/29 Netflix.Com Netflix.Com CA S460273381513337 Card 1473		12.99	
9/30		Recurring Payment authorized on 09/29 Cash1-411 Store411@Cash NV S460273606883376 Card 1473		79.18	
9/30		Purchase authorized on 09/30 Circle K 01309 1324 Bo Henderson NV P0000000837195472 Card 1473		20.63	379.36
10/1		Purchase authorized on 10/01 Arco #42547 North Las Veg NV P0000000972691467 Card 1473		35.55	
10/1		Official Payment Web Pmts 100120 52Kt2F Krista Conner		3.00	
10/1		Hendersonarplan Web Pmts 100120 Zft2F Krista Conner		195.00	145.81
10/2		0180Tj31 AAA Flo Payroll 100220 0180Tj31 Krista D. Conner	478.31		
10/2		Purchase authorized on 09/30 McDonald's F21203 Las Vegas NV S580274518961029 Card 1473		2.17	
10/2		Purchase authorized on 09/30 Arbys 1671 Henderson NV S380275035018830 Card 1473		25.84	
10/2		Purchase authorized on 10/01 Ross Js Aloha Gril Henderson NV S300275778551777 Card 1473		37.12	
10/2		Purchase authorized on 10/01 Chevron 0358199 Las Vegas NV S460275817233725 Card 1473		20.00	
10/2		Purchase authorized on 10/02 Circle K 01309 1324 Bo Henderson NV P0000000985649566 Card 1473		28.95	
10/2		Vbs Betterday 8662580165 201001 Bet2891881IN Krista Conner		126.11	
10/2	106	Check		150.00	233.93
10/5		NSF Return Item Fee for a Transaction Received on 10/02 \$150.00 Check # 00107		35.00	
10/5		Overdraft Fee for a Transaction Posted on 10/02 \$150.00 Check # 00106		35.00	
10/5		ATM Cash Deposit on 10/03 190 N Boulder Hwy Henderson NV 0003446 ATM ID 9875B Card 1473	145.00		
10/5		ATM Cash Deposit on 10/05 Mlk & Craig N.Las Vegas NV 0007147 ATM ID 2633B Card 1473	400.00		
10/5		Purchase authorized on 10/01 Starbucks Store 26 Las Vegas NV S460275557060519 Card 1473		23.95	
10/5		Purchase authorized on 10/02 Starbucks Store 26 Las Vegas NV S300276526269668 Card 1473		15.99	
10/5		Purchase authorized on 10/02 Amzn Mktp US*Mk3Rh Amzn.Com/Bill WA S460276557531453 Card 1473		29.20	
10/5		Purchase authorized on 10/02 NV Nevada Title An 800-9228803 NV S460277010220216 Card 1473		288.00	
10/5		Purchase authorized on 10/03 Albertsons #320 Henderson NV P0000000681857341 Card 1473		5.47	
10/5		Purchase authorized on 10/05 Chevron/Short Line Expr North Las Veg NV P00300279649146000 Card 1473		18.62	
10/5		Check City N960Ppdcw 201003 N960-3828347 Loan #N960-5750881		198.97	128.73
10/6		Purchase authorized on 10/06 Circle K 01309 1324 Bo Henderson NV P0000000736557786 Card 1473		47.82	80.91
10/7		Purchase authorized on 10/05 Grubhubfarmerboys Grubhub.Com NY S460279659642224 Card 1473		22.63	
10/7		Purchase authorized on 10/05 Domino's 7454 734-930-3030 NV S580280040641803 Card 1473		29.79	28.49



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/8		Purchase authorized on 10/06 Kneaders of Craig Las Vegas NV S380280701226792 Card 1473		25.04	3.45
10/9		0180Tj31 AAA Flo Payroll 100920 0180Tj31 Krista D. Conner	478.31		
10/9		ATM Withdrawal authorized on 10/09 Henderson Henderson NV 0007028 ATM ID 4494H Card 1473		60.00	
10/9		Cash 1-419 7029786174 3134838 Krista Conner		50.34	
10/9		Cash 1 411 Payment 201009 3134385 Krista Conner		74.53	
10/9		Better Day Loans Online Pmt 100820 2010084AL6Gy5Ld Krista Conner		126.11	170.78
10/13		ATM Cash Deposit on 10/11 Henderson Henderson NV 0007559 ATM ID 4494H Card 1473	220.00		
10/13		Purchase authorized on 10/09 McDonald's F21203 Las Vegas NV S380283538084495 Card 1473		5.61	
10/13		Purchase authorized on 10/09 Starbucks Store 26 Las Vegas NV S460284004303101 Card 1473		6.01	
10/13		Purchase authorized on 10/09 Domino's 7454 734-930-3030 NV S460284124726875 Card 1473		26.54	
10/13		Purchase authorized on 10/10 7-Eleven Henderson NV P00000000474734471 Card 1473		24.44	
10/13		Purchase authorized on 10/10 Sunset Market Bait & T Henderson NV P00000000770786042 Card 1473		11.26	
10/13		Purchase authorized on 10/11 Tmobile*Postpaid T 800-937-8997 WA S380285710462104 Card 1473		98.00	
10/13		Purchase authorized on 10/11 Tmobile*Postpaid P 800-937-8997 WA S300285862173278 Card 1473		98.00	
10/13		Purchase authorized on 10/12 Amzn Mktp US*Mk17Y Amzn.Com/Bill WA S300286569558503 Card 1473		12.99	
10/13		Purchase authorized on 10/13 Arco #42547 North Las Veg NV P00000000172686295 Card 1473		30.67	
10/13	110	Check		270.00	-192.74
10/14		Overdraft Fee for a Transaction Posted on 10/13 \$270.00 Check # 00110		35.00	-227.74
10/15		Purchase Return authorized on 10/14 Tmobile*Postpaid P 800-937-8997 WA S620289549305219 Card 1473	29.00		-198.74
10/16		0180Tj31 AAA Flo Payroll 101620 0180Tj31 Krista D. Conner	478.31		
10/16		ATM Withdrawal authorized on 10/16 830 S. Boulder Hwy Henderson NV 0004386 ATM ID 2546B Card 1473		260.00	
10/16		Better Day Loans Online Pmt 101520 201015Ukicqmph Krista Conner		126.11	-106.54
10/19		NSF Return Item Fee for a Transaction Received on 10/16 \$252.40 Check # 00111		35.00	
10/19		Overdraft Fee for a Transaction Posted on 10/16 \$126.11 Better Day Loans Online Pmt 101520 201015Ukicqm Phi Krista Conner		35.00	-176.54
10/20		NSF Return Item Fee for a Transaction Received on 10/19 \$198.97 Check City N960Ppdcw 201017 N960-3838527 Loan #N960-5750881		35.00	-211.54
10/21		NSF Return Item Fee for a Transaction Received on 10/20 \$252.40 Check # 00111		35.00	-246.54
10/23		0180Tj31 AAA Flo Payroll 102320 0180Tj31 Krista D. Conner	478.30		
10/23		Purchase authorized on 10/23 Circle K 01309 1324 Bo Henderson NV P00000000975060192 Card 1473		64.63	
10/23		Cash 1-419 7029786174 3156961 Krista Conner		50.34	
10/23		Cash 1-419 7029786174 3158231 Krista Conner		73.57	43.22
10/26		NSF Return Item Fee for a Transaction Received on 10/23 \$126.11 Better Day Loans Online Pmt 102220 201022Ya4Kgt Fsl Krista Conner		35.00	8.22
<b>Ending balance on 10/28</b>					<b>8.22</b>
<b>Totals</b>			<b>\$3,177.23</b>	<b>\$3,226.17</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.



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

Number	Date	Amount	Number	Date	Amount
106	10/2	150.00	110 *	10/13	270.00

\* Gap in check sequence.

**Items returned unpaid**

Date	Description	Amount
9/30	Check Reference # 00010002000682900163	261.20
10/5	Check Reference # 00007340008818208999	150.00
10/19	Check Reference # 00010000000382623556	252.40
10/20	Check City N960Ppdcw 201017 N960-3838527 Loan #N960-5750881 Reference # 091000010087543	198.97
10/21	Check Reference # 00010002000682000164	252.40
10/26	Better Day Loans Online Pmt 102220 201022Ya4Kgtfsl Krista Conner Reference # 096016930054123	126.11

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$105.00	\$665.00
Total Returned Item Fees	\$210.00	\$770.00

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<sup>®</sup> Benefits**

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	0	8
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$280.00

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 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 09/29/2020 - 10/28/2020	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	-\$246.54 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,913.23 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	29 <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		

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**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.



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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.

