

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

August 25, 2020 ■ Page 1 of 5



KRISTEENA M VASQUEZ  
808 CENTER ST APT 8  
HENDERSON NV 89015-5791

## 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: wells Fargo.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 wells Fargo.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 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 7/24	\$2.92
Deposits/Additions	2,117.45
Withdrawals/Subtractions	- 2,120.32
<b>Ending balance on 8/25</b>	<b>\$0.05</b>

Account number: **6363880417**

**KRISTEENA M VASQUEZ**

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>
7/27		Purchase authorized on 07/26 7-Eleven Henderson NV P00000000675523190 Card 2990		2.16	0.76
7/28		ATM Cash Deposit on 07/28 5410 West Charleston Las Vegas NV 0006132 ATM ID 3893G Card 2990	80.00		80.76
7/29		Purchase authorized on 07/28 Cash App*Deunte SC 8774174551 CA S300211073547157 Card 2990		75.00	
7/29		Purchase authorized on 07/28 Google *Meetme G.CO/Helppay# CA S580211091351105 Card 2990		4.99	0.77
8/3		ATM Check Deposit on 08/03 Crossroads Henderson NV 0009908 ATM ID 8481H Card 2990	788.45		
8/3		Payrent Jvdvent 8554693729 200802 4841925 Kristeena *Vasquez		639.10	150.12
8/4		Purchase authorized on 08/04 Shell Service Station Las Vegas NV P00380217458183770 Card 2990		10.86	
8/4		Non-WF ATM Withdrawal authorized on 08/04 300 W. Warm Springs Las Vegas NV 00380217458659004 ATM ID P357468 Card 2990		63.00	
8/4		Non-Wells Fargo ATM Transaction Fee		2.50	73.76
8/5		Purchase authorized on 08/04 Uber Trip Help.Uber.Com CA S380217443070864 Card 2990		21.27	
8/5		Purchase authorized on 08/04 Rtc Transit-Vegas 702-228-7433 NV S460217622251335 Card 2990		20.00	32.49
8/6		Purchase authorized on 08/04 USA*Snack Soda Ven Las Vegas NV S460217766949643 Card 2990		4.00	28.49
8/7		Purchase authorized on 08/06 Uber Trip Help.Uber.Com CA S380219551694061 Card 2990		22.75	
8/7		Purchase authorized on 08/07 Shell Service Station Las Vegas NV P00300220454264497 Card 2990		1.94	
8/7		Purchase authorized on 08/07 Shell Service Station Las Vegas NV P00300220455578295 Card 2990		0.86	2.94
8/10		Purchase authorized on 08/08 Shell Service Station Las Vegas NV P00580221523485169 Card 2990		0.86	
8/10		Purchase authorized on 08/10 Shell Service Station Las Vegas NV P00380223450759108 Card 2990		0.86	1.22
8/17		Chime P2P 200817 Kristeena Vasqu Wells Fargo	749.00		
8/17		ATM Cash Deposit on 08/15 445 Windmill Lane, Ste 2D Las Vegas NV 0003249 ATM ID 6540B Card 2990	500.00		
8/17		ATM Withdrawal authorized on 08/15 Henderson Henderson NV 0007689 ATM ID 4494H Card 2990		200.00	
8/17		Purchase authorized on 08/15 Google* Meetme 650-2530000 CA S300229112658735 Card 2990		99.99	
8/17		Purchase authorized on 08/16 US Gas & Market Las Vegas NV P0000000081918096 Card 2990		29.50	
8/17		Purchase authorized on 08/17 7-Eleven Henderson NV P0000000071718487 Card 2990		10.16	
8/17		Payrent Jvdvent 8554693729 200816 4294832 Kristeena *Vasquez		852.13	58.44
8/18		Purchase authorized on 08/18 Shell Service Station Las Vegas NV P00580231453774350 Card 2990		8.92	49.52
8/19		Purchase authorized on 08/18 MetroPCS Mobile 888-863-8768 WA S580231631755318 Card 2990		23.00	
8/19		Purchase authorized on 08/18 USA*Snack Soda Ven Las Vegas NV S300231815467775 Card 2990		3.50	23.02



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/20		Purchase authorized on 08/18 Little Caesars 122 Henderson NV S380232052515690 Card 2990		4.32	
8/20		Purchase authorized on 08/20 Shell Service Station Las Vegas NV P00380233451257162 Card 2990		8.92	9.78
8/24		Purchase authorized on 08/20 Popeyes Louisiana Las Vegas NV S460233664172538 Card 2990		8.66	
8/24		Purchase authorized on 08/22 Shell Service Station Las Vegas NV P00460235537893171 Card 2990		1.07	0.05
<b>Ending balance on 8/25</b>					<b>0.05</b>
<b>Totals</b>			<b>\$2,117.45</b>	<b>\$2,120.32</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.

**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 07/24/2020 - 08/25/2020 Standard monthly service fee \$10.00 You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. This is the final period with the fee waived. For the next fee period, you need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	\$0.05 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$749.00 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	22 <input checked="" type="checkbox"/>

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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.



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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.

