

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

October 22, 2020 ■ Page 1 of 8



MATTHEW C GAINEY  
901 PIEDMONT  
IRVINE CA 92620-2872

## 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	-\$134.87
Deposits/Additions	21,918.35
Withdrawals/Subtractions	- 21,050.40
<b>Ending balance on 10/22</b>	<b>\$733.08</b>

Account number: **8272683676**

**MATTHEW C GAINEY**

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		Bernhardt & Bern Payroll McG Gainey, Matthew C	1,958.46		
9/24		ATM Withdrawal authorized on 09/24 6360 Irvine Blvd Irvine CA 0005806 ATM ID 9906R Card 4044		600.00	
9/24		So Cal Gas Paid Scgc 200923 1942312101 301601474151514813		2.00	1,221.59
9/25		Purchase authorized on 09/24 Venmo 855-812-4430 NY S300268368746703 Card 4044		100.00	
9/25		Purchase authorized on 09/24 Venmo 855-812-4430 NY S380268368769129 Card 4044		200.00	
9/25		Purchase authorized on 09/24 Venmo 855-812-4430 NY S300268368789410 Card 4044		200.00	
9/25		Purchase authorized on 09/24 Venmo 855-812-4430 NY S580268368801428 Card 4044		200.00	
9/25		Purchase authorized on 09/24 Venmo 855-812-4430 NY S460268368818802 Card 4044		200.00	321.59
9/28		Money Transfer authorized on 09/28 From Gainey Matt NY S00460273020311043 Card 4044	2,190.00		
9/28		Purchase authorized on 09/25 Ereterplan1889 IN 8882058118 CA S580269585094384 Card 4044		26.67	
9/28		Purchase authorized on 09/25 Pmt*Oc Probation D 877-818-4323 CA S460269586763008 Card 4044		203.95	
9/28		Purchase authorized on 09/27 Ralphs #0 6300 Irvine Irvine CA P0000000177405545 Card 4044		72.74	2,208.23
9/29		Purchase authorized on 09/28 Venmo* VISA Direct NY S00300273148200091 Card 4044		100.00	
9/29		Purchase authorized on 09/28 Venmo* VISA Direct NY S00300273162455106 Card 4044		100.00	
9/29		Purchase authorized on 09/28 Venmo* VISA Direct NY S00580273215231620 Card 4044		100.00	
9/29		Purchase authorized on 09/29 Circle K 09466 Irvine CA P0000000571999961 Card 4044		82.60	
9/29		Purchase authorized on 09/29 Venmo* VISA Direct NY S00300273783072519 Card 4044		100.00	
9/29		Venmo Payment 4514925049 Matt Gainey		100.00	1,625.63
9/30		ATM Cash Deposit on 09/30 Irvine Irvine CA 0004976 ATM ID 0601B Card 4044	700.00		
9/30		ATM Cash Deposit on 09/30 Irvine Irvine CA 0004977 ATM ID 0601B Card 4044	300.00		
9/30		Purchase authorized on 09/29 Venmo* VISA Direct NY S00300274064977320 Card 4044		100.00	
9/30		Purchase authorized on 09/30 Venmo* VISA Direct NY S00380274824210790 Card 4044		200.00	
9/30		Woodbury Square Web Pmts 093020 TL63R6 Matthew Gainey		1,200.00	1,125.63
10/1		Pacific Shores R Payroll 201001 01820000-0339-0 Matthew Gainey	623.40		
10/1		Recurring Payment authorized on 09/30 Apple.Com/Bill 866-712-7753 CA S380274661245535 Card 4044		12.99	
10/1		ATM Withdrawal authorized on 10/01 Irvine Irvine CA 0005093 ATM ID 0601B Card 4044		700.00	1,036.04
10/2		Purchase authorized on 10/01 Venmo* VISA Direct NY S00580276176979445 Card 4044		500.00	
10/2		Non-WF ATM Withdrawal authorized on 10/02 121 Brooks St Oceanside CA 00380276253467562 ATM ID Lk447192 Card 4044		484.00	
10/2		Non-Wells Fargo ATM Transaction Fee		2.50	49.54



**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>
10/5		NSF Return Item Fee for a Transaction Received on 10/02 \$163.13 So Calif Edison Payments 201002 2427470794 Gainey, Matthew		35.00	
10/5		NSF Return Item Fee for a Transaction Received on 10/02 \$1,316.12 Woodbury Square Web Pmts 100220 Ghfpr6 Matthew Gainey		35.00	
10/5		Money Transfer authorized on 10/05 From Gainey Matt NY S00380279706825196 Card 4044	544.50		
10/5		Purchase authorized on 10/02 Chevron 0306957 Irvine CA S300276292629330 Card 4044		36.96	
10/5		Purchase authorized on 10/03 Chevron/Csi-306957/1989 Irvine CA P00380277842899934 Card 4044		10.97	
10/5		ATM Withdrawal authorized on 10/05 Irvine Irvine CA 0005495 ATM ID 0601B Card 4044		60.00	
10/5		Purchase authorized on 10/05 Ralphs #0 14400 Culver Irvine CA P00000000173307216 Card 4044		12.04	
10/5		Venmo Payment 4544575479 Matt Gainey		200.00	
10/5		Venmo Payment 4545624325 Matt Gainey		200.00	4.07
10/6		Money Transfer authorized on 10/05 From Gainey Matt NY S00580280194810462 Card 4044	24.75		
10/6		Venmo Cashout 4556110353 Matt Gainey	900.00		
10/6		Purchase authorized on 10/06 Venmo* VISA Direct NY S00300280837461534 Card 4044		200.00	
10/6		Purchase authorized on 10/06 Venmo* VISA Direct NY S00460281002285846 Card 4044		200.00	
10/6		ATM Withdrawal authorized on 10/06 Irvine Irvine CA 0005659 ATM ID 0601B Card 4044		500.00	28.82
10/8		Woodbury Square Web Pmts 100720 Snszs6 Matthew Gainey		700.00	
10/8		Bernhardt & Bern Payroll McG Gainey, Matthew C	2,490.24		
10/8		Mountain Summit Msf 669376 Matthew Gainey	1,000.00		
10/8		Vbs Firstloan 8883402911 201007 FL-Y10D26Cp01 Matthew Gainey	1,500.00		
10/8		Zelle to Isaias on 10/08 Ref #Rp08Zbfb4Y		75.00	
10/8		Cash eWithdrawal in Branch/Store 10/08/2020 12:28 Pm 14468 Culver Dr Irvine CA 4044		1,300.00	
10/8		Purchase authorized on 10/08 Venmo* VISA Direct NY S00580282846009061 Card 4044		200.00	
10/8		So Calif Edison Retry Pymt 201002 2427470794 Gainey, Matthew		163.13	2,580.93
10/9		Purchase authorized on 10/08 Venmo* VISA Direct NY S00460283221449732 Card 4044		300.00	
10/9		Non-WF ATM Withdrawal authorized on 10/08 11871 E Carson St Hawaiian Gard CA 00300283248169028 ATM ID Cpsu0453 Card 4044		704.00	
10/9		Non-Wells Fargo ATM Transaction Fee		2.50	
10/9		Non-WF ATM Withdrawal authorized on 10/09 11871 E Carson St Hawaiian Gard CA 00460283256116405 ATM ID Cpsu0453 Card 4044		704.00	
10/9		Non-Wells Fargo ATM Transaction Fee		2.50	
10/9		Purchase authorized on 10/09 Venmo* VISA Direct NY S00460283296029144 Card 4044		100.00	
10/9		Purchase authorized on 10/09 Venmo* VISA Direct NY S00300283327793509 Card 4044		200.00	
10/9		Genesisifs Card 8669469545 201008 000001239665179 Matthew Gainey		50.00	517.93
10/13		NSF Return Item Fee for a Transaction Received on 10/09 \$1,766.12 Woodbury Square Web Pmts 100920 C6S5T6 Matthew Gainey		35.00	
10/13		Recurring Payment authorized on 10/10 Massage Luxe Irvin Irvine CA S580284675080274 Card 4044		70.00	
10/13		Purchase authorized on 10/10 Venmo* VISA Direct NY S00300284824637978 Card 4044		200.00	
10/13		Purchase authorized on 10/10 Target T- 13200 Jambor Irvine CA P00000000334755029 Card 4044		39.30	



**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		Purchase authorized on 10/11 Venmo* VISA Direct NY S00380285588630691 Card 4044		200.00	
10/13		Purchase authorized on 10/11 Chevron 0306957 Irvine CA S380286057354115 Card 4044		7.52	
10/13		Recurring Payment Reversal on 10/10 Massage Luxe Irvin Irvine CA S580284675080274 Card 4044	70.00		36.11
10/14		Purchase authorized on 10/14 Circle K 09466 Irvine CA P00000000282724162 Card 4044		15.86	20.25
10/15		RTP From Venmo on 10/15 Ref#20201015021000021P1Brjpm00000015133	29.70		
10/15		Recurring Payment authorized on 10/14 Experian* Credit R 479-3436237 CA S580288327115721 Card 4044		14.99	
10/15		Purchase authorized on 10/15 Circle K 09466 Irvine CA P00000000776606059 Card 4044		30.46	4.50
10/16		Pacific Shores R Payroll 201016 01820000-0339-0 Matthew Gainey	604.43		
10/16		Edeposit IN Branch/Store 10/16/20 12:28:30 Pm 14468 Culver Dr Irvine CA 8272683676	4,600.00		
10/16		ATM Cash Deposit on 10/16 2970 Harbor Blvd Costa Mesa CA 0006997 ATM ID 2122Q Card 4044	1,900.00		
10/16		Purchase authorized on 10/16 Venmo* VISA Direct NY S00300290514888844 Card 4044		500.00	6,608.93
10/19		Purchase authorized on 10/17 Ereterplan1889 IN 888-205-8118 CA S300291648529333 Card 4044		26.67	
10/19		Non-WF ATM Withdrawal authorized on 10/17 11871 E Carson St Hawaiian Gard CA 00460291847752150 ATM ID Cpsu0451 Card 4044		704.00	
10/19		Non-Wells Fargo ATM Transaction Fee		2.50	
10/19		Purchase authorized on 10/17 Pca*Hawaiian Gardens Hawaiian Gard CA P00380292017778110 Card 4044		455.45	
10/19		Purchase authorized on 10/17 Sq *First Class Pi Irvine CA S380292053044857 Card 4044		15.03	
10/19		Purchase authorized on 10/18 Google* Services 650-2530000 CA S380292345488817 Card 4044		70.00	
10/19		Recurring Payment authorized on 10/18 Netflix.Com 408-5403700 CA S580292379355106 Card 4044		12.99	
10/19		ATM Withdrawal authorized on 10/18 6360 Irvine Blvd Irvine CA 0008467 ATM ID 9906R Card 4044		700.00	
10/19		Purchase authorized on 10/18 Ralphs #0 6300 Irvine Irvine CA P00000000476991613 Card 4044		126.34	
10/19		Purchase authorized on 10/18 Venmo* VISA Direct NY S00300293049090278 Card 4044		290.00	
10/19		Zelle to Foster Stephen on 10/18 Ref #Rp0936Gr9G		500.00	
10/19		Purchase authorized on 10/19 Venmo* VISA Direct NY S00300293254816298 Card 4044		200.00	
10/19		Purchase authorized on 10/19 Venmo* VISA Direct NY S00300293780649565 Card 4044		200.00	
10/19		Woodbury Square Web Pmts 101920 Kr4Ht6 Matthew Gainey		1,791.12	1,514.83
10/20		Recurring Payment authorized on 10/19 The Toll Roads of 949-727-4800 CA S380293340156173 Card 4044		2.04	
10/20		Purchase authorized on 10/20 Venmo* VISA Direct NY S00460294263544718 Card 4044		396.00	
10/20		Purchase authorized on 10/20 Venmo* VISA Direct NY S00460294757151755 Card 4044		60.00	
10/20		ATM Withdrawal authorized on 10/20 Irvine Irvine CA 0006888 ATM ID 0601B Card 4044		700.00	
10/20		Purchase authorized on 10/20 Chevron/Heritage Econom Irvine CA P00300295029901835 Card 4044		30.10	326.69
10/21		Stop Payment Fee		31.00	
10/21		Stop Payment Fee		31.00	
10/21		Purchase authorized on 10/20 Chevron 0091203 Irvine CA S460295030663086 Card 4044		12.90	251.79



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/22		Bernhardt & Bern Payroll McG Gainey, Matthew C	2,482.87		
10/22		Purchase authorized on 10/22 Circle K 09466 Irvine CA P00000000977779024 Card 4044		64.83	
10/22		Purchase authorized on 10/22 Circle K 09466 Irvine CA P00000000481084732 Card 4044		36.75	
10/22		Purchase authorized on 10/22 Venmo* VISA Direct NY S00460296739676876 Card 4044		200.00	
10/22		ATM Withdrawal authorized on 10/22 Irvine Irvine CA 0007059 ATM ID 0601B Card 4044		700.00	
10/22	1001	Check		1,000.00	733.08
<b>Ending balance on 10/22</b>					<b>733.08</b>
<b>Totals</b>			<b>\$21,918.35</b>	<b>\$21,050.40</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
1001	10/22	1,000.00

**Items returned unpaid**

Date	Description	Amount
9/23	Venmo Retry Pymt 200921 4452506108 Matt GaineyReference # 091000011936658	100.00
9/23	Venmo Retry Pymt 200921 4453105670 Matt GaineyReference # 091000011938174	200.00
9/23	Venmo Retry Pymt 200921 4453080134 Matt GaineyReference # 091000011938176	200.00
9/23	Venmo Retry Pymt 200921 4452822268 Matt GaineyReference # 091000011938188	200.00
9/23	Venmo Retry Pymt 200921 4452538668 Matt GaineyReference # 091000011938206	200.00
10/5	So Calif Edison Payments 201002 2427470794 Gainey, Matthew Reference # 021000025711825	163.13
10/5	Woodbury Square Web Pmts 100220 Ghfpr6 Matthew Gainey Reference # 091000015080768	1,316.12
10/13	Woodbury Square Web Pmts 100920 C6S5T6 Matthew Gainey Reference # 091000016461443	1,766.12

**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	\$105.00	\$385.00

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	1	3
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$35.00	\$105.00

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 09/23/2020 - 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	-\$671.18 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$11,559.40 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	52 <input checked="" type="checkbox"/>

JL/JL

**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**

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.

