

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

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MATTHEW C GAINEY  
1205 PIEDMONT  
IRVINE CA 92620-3802

## 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"/>

## Statement period activity summary

Beginning balance on 10/23	\$733.08
Deposits/Additions	5,614.16
Withdrawals/Subtractions	- 6,522.15
<b>Ending balance on 11/23</b>	<b>-\$174.91</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.

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**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>
10/23		RTP From Venmo on 10/23 Ref#20201023021000021P1Brjpm00020022480	99.00		
10/23		ATM Withdrawal authorized on 10/23 Mission Viejo Mission Viejo CA 0003206 ATM ID 0805L Card 4044		700.00	
10/23		Purchase authorized on 10/23 Target T- 13200 Jambor Irvine CA P0000000971785585 Card 4044		52.30	
10/23		Woodbury Square Web Pmts 102320 J68Pt6 Matthew Gainey		65.33	14.45
10/26		Purchase authorized on 10/22 Starbucks Store 00 Irvine CA S380297037629014 Card 4044		7.05	
10/26		Purchase authorized on 10/25 Ralphs #0299 6300 Irvine Irvine CA P00300300009670739 Card 4044		7.00	0.40
10/27		NSF Return Item Fee for a Transaction Received on 10/26 \$534.69 Jpmorgan Chase Ext Trnsfr 201026 10466040163 Matthew Gainey		35.00	
10/27		RTP From Venmo on 10/27 Ref#20201027021000021P1Brjpm00020033250	346.50		
10/27		So Cal Gas Paid Scgc 201026 1942312101 301601474153713657		49.35	262.55
10/29		Purchase authorized on 10/28 USPS Change of Add 800-238-3150 TN S300302720996253 Card 4044		1.05	261.50
10/30		Pacific Shores R Payroll 201030 01820000-0339-0 Matthew Gainey	566.43		
10/30		Purchase authorized on 10/30 Ralphs #0 14400 Culver Irvine CA P00000000171274781 Card 4044		42.10	785.83
11/2		RTP From Venmo on 11/02 Ref#20201102021000021P1Brjpm00570036965	198.00		
11/2		Purchase authorized on 10/30 U-Haul Ctr Tustin Tustin CA S300304633299206 Card 4044		65.30	
11/2		Purchase authorized on 10/30 Subway 22692 Tustin CA S580304753656121 Card 4044		19.58	
11/2		Purchase authorized on 10/30 Target T- 13200 Jambor Irvine CA P00000000179016692 Card 4044		69.46	
11/2		Purchase authorized on 10/30 Venmo* VISA Direct NY S00460305095417525 Card 4044		300.00	
11/2		ATM Withdrawal authorized on 10/30 6360 Irvine Blvd Irvine CA 0009432 ATM ID 9906R Card 4044		300.00	
11/2		Purchase authorized on 10/31 Starbucks Store 05 Costa Mesa CA S300305508968301 Card 4044		14.25	
11/2		Purchase authorized on 10/31 Chevron/G&M Oil CO., LI Costa Mesa CA P00380305585336266 Card 4044		9.97	
11/2		Purchase authorized on 10/31 Costa Mesa Liquor Costa Mesa CA P00000000674079556 Card 4044		6.93	
11/2		ATM Withdrawal authorized on 11/02 Irvine Irvine CA 0007948 ATM ID 0601B Card 4044		90.00	
11/2		IRS Usat taxpymt 110220 221070702733445 Matthew Gainey		100.00	8.34
11/3		RTP From Venmo on 11/03 Ref#20201103021000021P1Brjpm00560039976	1,490.00		
11/3		RTP From Venmo on 11/03 Ref#20201103021000021P1Brjpm00510042531	21.75		
11/3		Purchase authorized on 11/03 Venmo* VISA Direct NY S00300309026027363 Card 4044		100.00	
11/3		Purchase authorized on 11/03 Venmo* VISA Direct NY S00300309056338411 Card 4044		100.00	
11/3		ATM Withdrawal authorized on 11/03 6360 Irvine Blvd Irvine CA 0009970 ATM ID 9906R Card 4044		700.00	620.09
11/4		Purchase authorized on 11/04 Venmo* VISA Direct NY S00580309298443365 Card 4044		310.00	
11/4		Purchase authorized on 11/04 Venmo* VISA Direct NY S00380309358198001 Card 4044		190.00	
11/4		ATM Withdrawal authorized on 11/04 6360 Irvine Blvd Irvine CA 0009988 ATM ID 9906R Card 4044		100.00	20.09


**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>
11/5		Recurring Payment authorized on 11/03 Apple.Com/Bill 866-712-7753 CA S460308824647783 Card 4044		12.99	7.10
11/6		NSF Return Item Fee for a Transaction Received on 11/05 \$250.00 First Loan Db Online Pmt 110420 2011041Eaixg Ry7 Matthew Gainey		35.00	
11/6		NSF Return Item Fee for a Transaction Received on 11/05 \$1,529.30 Mountain Summit Msf 791742 Matthew Gainey		35.00	
11/6		RTP From Venmo on 11/06 Ref#20201106021000021P1Brjpm00030039241	636.57		
11/6		RTP From Venmo on 11/06 Ref#20201106021000021P1Brjpm00570049200	702.90		
11/6		ATM Withdrawal authorized on 11/06 6360 Irvine Blvd Irvine CA 0000307 ATM ID 9906S Card 4044		560.00	
11/6		Non-WF ATM Withdrawal authorized on 11/06 11871 E Carson St Hawaiian Gard CA 00580311862066822 ATM ID Cpsu0451 Card 4044		124.00	
11/6		Non-Wells Fargo ATM Transaction Fee		2.50	
11/6		Purchase authorized on 11/06 Pca*Hawaiian Gardens Hawaiian Gard CA P00580312003062246 Card 4044		476.95	113.12
11/9		RTP From Venmo on 11/07 Ref#20201107021000021P1Brjpm00000043567	9.75		
11/9		RTP From Venmo on 11/07 Ref#20201107021000021P1Brjpm00030053122	24.75		
11/9		RTP From Venmo on 11/08 Ref#20201108021000021P1Brjpm00050027326	29.70		
11/9		RTP From Venmo on 11/09 Ref#20201109021000021P1Brjpm00050024202	717.75		
11/9		Purchase authorized on 11/07 Venmo* VISA Direct NY S00580312497974494 Card 4044		20.00	
11/9		Purchase authorized on 11/07 Ralrhs #0 6300 Irvine Irvine CA P00000000771947970 Card 4044		27.32	
11/9		Purchase authorized on 11/07 Carls Jr 1100694 Irvine CA S380312550671172 Card 4044		9.69	
11/9		Purchase authorized on 11/07 Chevron/Csi-306957/1989 Irvine CA P00460312556141309 Card 4044		8.92	
11/9		Purchase authorized on 11/07 Uber Trip Help.Uber.Com CA S460312745099953 Card 4044		13.08	
11/9		Purchase authorized on 11/07 Ralrhs #0 6300 Irvine Irvine CA P00000000379558877 Card 4044		33.19	
11/9		Purchase authorized on 11/07 Chevron/Csi-306957/1989 Irvine CA P00380313046335250 Card 4044		8.92	
11/9		Purchase authorized on 11/07 Uber Eats Help.Uber.Com CA S580313182740070 Card 4044		1.99	
11/9		Purchase authorized on 11/07 Uber Eats Help.Uber.Com CA S300313182970043 Card 4044		24.59	
11/9		Purchase authorized on 11/08 Chevron/Csi-306957/1989 Irvine CA P00460313772637839 Card 4044		17.30	
11/9		ATM Withdrawal authorized on 11/09 Irvine Irvine CA 0008824 ATM ID 0601B Card 4044		140.00	
11/9		Jpmorgan Chase Ext Trnsfr 201109 10553398452 Matthew Gainey		580.00	10.07
11/10		RTP From Venmo on 11/10 Ref#20201110021000021P1Brjpm00040047312	29.70		
11/10		RTP From Venmo on 11/10 Ref#20201110021000021P1Brjpm00050064173	19.75		
11/10		Purchase authorized on 11/08 Carls Jr 1100694 Irvine CA S380313780241029 Card 4044		7.67	51.85
11/12		RTP From Venmo on 11/12 Ref#20201112021000021P1Brjpm00530019166	39.60		
11/12		RTP From Venmo on 11/12 Ref#20201112021000021P1Brjpm00040063312	39.60		


**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/12		Purchase authorized on 11/10 Uber Eats Help.Uber.Com CA S460316022565751 Card 4044		26.99	
11/12		Purchase authorized on 11/10 Uber Eats Help.Uber.Com CA S580316139665265 Card 4044		27.43	
11/12		Purchase authorized on 11/12 Circle K 09466 Irvine CA P0000000277432841 Card 4044		18.53	
11/12		Purchase authorized on 11/12 Ralphs #0161 14400 Culver Irvine CA P00380317744425609 Card 4044		18.53	39.57
11/13		Purchase authorized on 11/13 Ralphs #0299 6300 Irvine Irvine CA P00300318582502958 Card 4044		9.00	30.57
11/16		Pacific Shores R Payroll 201116 01820000-0339-0 Matthew Gainey	642.41		
11/16		Purchase authorized on 11/12 Fndway.Com Sofia Bgr S300318099995374 Card 4044		0.99	
11/16		Purchase authorized on 11/12 Ubereats 800-5928996 CA S300318190951443 Card 4044		23.49	
11/16		Purchase authorized on 11/14 Venmo* VISA Direct NY S00380319784504410 Card 4044		280.00	
11/16		Purchase authorized on 11/14 Papa John's #3316 949-552-7272 CA S380319841253282 Card 4044		31.90	
11/16		Purchase authorized on 11/14 Venmo* VISA Direct NY S00380320020876573 Card 4044		160.00	
11/16		Purchase authorized on 11/15 Ralphs #0 6300 Irvine Irvine CA P00000000337192796 Card 4044		36.09	
11/16		ATM Withdrawal authorized on 11/15 6360 Irvine Blvd Irvine CA 0001516 ATM ID 9906S Card 4044		130.00	
11/16		Epoch Eu Ltd lat Paypal 201116 1011097639597 Matthew Gainey		3.42	
11/16		Segpay.Com lat Paypal 201116 1011125928614 Matthew Gainey		5.00	2.09
11/17		NSF Return Item Fee for a Transaction Received on 11/16 \$39.95 Segpay.Com lat Paypal 201116 101111838510 9 Matthew Gainey		35.00	
11/17		NSF Return Item Fee for a Transaction Received on 11/16 \$50.00 Segpay.Com lat Paypal 201116 101111944300 1 Matthew Gainey		35.00	
11/17		NSF Return Item Fee for a Transaction Received on 11/16 \$52.77 Epoch Eu Ltd lat Paypal 201116 101109768690 3 Matthew Gainey		35.00	
11/17		Purchase authorized on 11/12 Cenibill.Com 855-2198463 AZ S300318217745398 Card 4044		2.00	-104.91
11/20		NSF Return Item Fee for a Transaction Received on 11/19 \$250.00 First Loan Db Online Pmt 111820 201118Onfvk3 E49 Matthew Gainey		35.00	
11/20		NSF Return Item Fee for a Transaction Received on 11/19 \$272.83 Mountain Summit Msf 857333 Matthew Gainey		35.00	-174.91
<b>Ending balance on 11/23</b>					<b>-174.91</b>
<b>Totals</b>			<b>\$5,614.16</b>	<b>\$6,522.15</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.

**Items returned unpaid**

Date	Description	Amount
10/23	Vbs Firstloan 8883402911 201021 FL-Y10D26Cp02 Matthew Gainey Reference # 096016933074482	449.27
10/23	Mountain Summit Msf 724481 Matthew Gainey Reference # 096016935731278	272.83
10/27	Jpmorgan Chase Ext Trnsfr 201026 10466040163 Matthew Gainey Reference # 021000024133847	534.69
11/6	First Loan Db Online Pmt 110420 2011041Eaixgry7 Matthew Gainey Reference # 096016930001305	250.00
11/6	Mountain Summit Msf 791742 Matthew Gainey Reference # 096016935816820	1,529.30
11/17	Segpay.Com lat Paypal 201116 1011118385109 Matthew Gainey Reference # 091000012728199	39.95
11/17	Segpay.Com lat Paypal 201116 1011119443001 Matthew Gainey Reference # 091000011816541	50.00
11/17	Epoch Eu Ltd lat Paypal 201116 1011097686903 Matthew Gainey Reference # 091000014176196	52.77
11/17	Paypal Echeck 201115 Stephenfoster24 Matthew Gainey Reference # 091000014917809	2,000.00


**Items returned unpaid (continued)**

Date	Description	Amount
11/20	First Loan Db Online Pmt 111820 201118Onfvk3E49 Matthew Gainey Reference # 096016930001637	250.00
11/20	Mountain Summit Msf 857333 Matthew Gainey Reference # 096016935898629	272.83
11/23	Segpay.Com Retry Pymt 201120 1011118385109 Matthew Gainey Reference # 091000011323282	39.95
11/23	Segpay.Com Retry Pymt 201120 1011119443001 Matthew Gainey Reference # 091000011323284	50.00
11/23	Epoch Eu Ltd Retry Pymt 201120 1011097686903 Matthew Gainey Reference # 091000011323274	52.77
11/23	Paypal Retry Pymt 201115 Stephenfoster24 Matthew Gainey Reference # 091000011312500	2,000.00

**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	\$280.00	\$665.00

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	3
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$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) a link to these documents, and answers to common monthly service fee questions.

Fee period 10/23/2020 - 11/23/2020	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	\$500.00	-\$174.91 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,208.84 <input checked="" type="checkbox"/>

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## IMPORTANT ACCOUNT INFORMATION

Effective on or after November 30, 2020, (1) Wells Fargo branches will no longer be able to issue Wells Fargo Instant Issue Debit Cards and/or Business Instant Issue Debit Cards in certain circumstances, and (2) Wells Fargo branches in the states of South Carolina and Washington will no longer be able to issue Wells Fargo Instant Issue Debit Cards, Wells Fargo Business Instant Issue Debit Cards, and/or EasyPay Instant Cards. If you need a replacement card, you may request one by signing on to Wells Fargo Online<sup>®</sup> or calling the number on your statement. Once requested, replacement cards typically arrive in 5 to 7 calendar days. If you previously added your current Wells Fargo Debit Card or EasyPay Card to your Wells Fargo-supported digital wallet, you may continue to make purchases and access Wells Fargo ATMs using your digital wallet while you wait for your replacement card to arrive. For more details on digital wallets, please visit [wellsfargo.com/mobile/payments](https://wellsfargo.com/mobile/payments).

