

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

October 16, 2020 ■ Page 1 of 7



MICHAEL WILLIAM DUTRA  
1307 DARLENE WAY APT A18  
BOULDER CITY NV 89005-3345

## 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 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 9/17	\$26.68
Deposits/Additions	2,871.94
Withdrawals/Subtractions	- 2,620.13
<b>Ending balance on 10/16</b>	<b>\$278.49</b>

Account number: **3700793916**

**MICHAEL WILLIAM DUTRA**

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>
9/17		Purchase authorized on 09/16 Dales Sinclair Boulder City NV S300260434493332 Card 5449		16.70	
9/17		Purchase authorized on 09/16 7-Eleven Boulder City NV P0000000986081430 Card 5449		6.55	3.43
9/18		Non-WF ATM Balance Inquiry Fee 09/18 *Boulder Cit Boulder City NV ATM ID Invd0011 Card 5449		2.00	
9/18		Brightview Payroll xxxxx3228 Dutra, Michael W.	259.98		
9/18		Money Transfer authorized on 09/18 From Moneylion, Inc. Moneylion, Inc NY P00000000773960449 Card 5449	50.00		
9/18		Money Transfer authorized on 09/18 From Moneylion, Inc. Moneylion, Inc NY P00000000883164013 Card 5449	40.00		
9/18		Purchase authorized on 09/17 99 Cents Only St # Boulder City NV S300261674691057 Card 5449		2.17	
9/18		Purchase authorized on 09/17 99 Cents Only St # Boulder City NV S460261679477525 Card 5449		1.08	
9/18		Non-WF ATM Withdrawal authorized on 09/18 *Boulder City Boulder City NV 00460262434077694 ATM ID Invd0011 Card 5449		153.00	
9/18		Non-Wells Fargo ATM Transaction Fee		2.50	192.66
9/21		ATM Check Deposit on 09/18 412 Nevada Hwy Boulder City NV 0000743 ATM ID 9953x Card 5449	81.58		
9/21		Purchase authorized on 09/18 Instacash Repaymen 8887046970 NY S380262389206250 Card 5449		103.98	
9/21		Purchase authorized on 09/18 Google *Niantic IN G.CO/Helppay# CA S460262690658197 Card 5449		0.99	
9/21		Purchase authorized on 09/18 Google *Niantic IN G.CO/Helppay# CA S380262691218827 Card 5449		4.99	
9/21		ATM Withdrawal authorized on 09/18 412 Nevada Hwy Boulder City NV 0000744 ATM ID 9953x Card 5449		140.00	
9/21		Purchase authorized on 09/19 Google *Niantic IN G.CO/Helppay# CA S380263793691234 Card 5449		0.99	
9/21		Purchase authorized on 09/19 Google* Niantic IN 650-2530000 CA S300263795840516 Card 5449		0.99	
9/21		Purchase authorized on 09/19 Google *Niantic IN G.CO/Helppay# CA S380263841729054 Card 5449		0.99	
9/21		Purchase authorized on 09/19 Amzn Mktp US*M439H Amzn.Com/Bill WA S580264003346112 Card 5449		19.50	
9/21		Purchase authorized on 09/20 Google *Niantic IN G.CO/Helppay# CA S580264693064609 Card 5449		0.99	0.82
9/24		Money Transfer authorized on 09/24 From Vince Pappas CA S00460268789765677 Card 5449	50.00		
9/24		Money Transfer authorized on 09/24 From Vince Pappas CA S00300268818455527 Card 5449	20.00		
9/24		Purchase authorized on 09/24 The UPS Store #1874 80 Boulder City NV P0000000389898508 Card 5449		34.51	
9/24		Purchase authorized on 09/24 Albertsons #009 Boulder City NV P00000000277576141 Card 5449		13.46	22.85
9/25		Brightview Payroll xxxxx3228 Dutra, Michael W.	229.06		
9/25		Money Transfer authorized on 09/25 From Moneylion, Inc NY S00580269600373164 Card 5449	50.00		
9/25		Money Transfer authorized on 09/25 From Moneylion, Inc NY S00380269600676797 Card 5449	50.00		
9/25		Purchase authorized on 09/24 Google *Niantic IN G.CO/Helppay# CA S380269013857854 Card 5449		4.99	



**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>
9/25		Purchase authorized on 09/24 Cvs/Pharmacy #08 08813--1 Boulder City NV P00300269058332754 Card 5449		11.00	
9/25		Purchase authorized on 09/25 7-Eleven Boulder City NV P00000000187354533 Card 5449		20.59	
9/25		Empower Inc 1000072508 200925 Empsubscr09/20 Michaeldutra		6.00	309.33
9/28		ATM Check Deposit on 09/26 412 Nevada Hwy Boulder City NV 0002235 ATM ID 9953x Card 5449	106.67		
9/28		Purchase authorized on 09/25 Instacash Repaymen 8887046970 NY S460269349006288 Card 5449		102.98	
9/28		Purchase authorized on 09/25 99 Cents Only St # Boulder City NV S460269757595377 Card 5449		21.38	
9/28		Purchase authorized on 09/25 Domino's 7449 801-999-4245 NV S460269850491600 Card 5449		39.69	
9/28		Purchase authorized on 09/25 Cash App*Manfred 8774174551 CA S300269853070983 Card 5449		100.00	
9/28		Recurring Payment authorized on 09/26 Google *Truebill 855-836-3987 CA S580270568236037 Card 5449		2.99	
9/28		Purchase authorized on 09/26 Bc Jesse Liquor Boulder City NV S300271028327968 Card 5449		9.99	
9/28		Purchase authorized on 09/26 99 Cents Only St # Boulder City NV S380271049841254 Card 5449		25.14	
9/28		Purchase authorized on 09/26 Cvs/Pharmacy #0881 Boulder City NV S300271096128407 Card 5449		16.00	
9/28		Purchase authorized on 09/26 7-Eleven Boulder City NV P00000000337171592 Card 5449		13.02	
9/28		Recurring Payment authorized on 09/26 Google*Symantec IN Internet CA S380271177132873 Card 5449		29.99	
9/28		Purchase authorized on 09/27 99 Cents Only St # Boulder City NV S580271809339925 Card 5449		5.49	
9/28		Purchase authorized on 09/27 Google *Niantic IN G.CO/Helppay# CA S380272020332661 Card 5449		0.99	
9/28		Purchase authorized on 09/27 Google *Niantic IN G.CO/Helppay# CA S460272029187510 Card 5449		4.99	
9/28		Purchase authorized on 09/27 99 Cents Only St # Boulder City NV S460272062312974 Card 5449		10.46	32.89
9/29		Recurring Payment authorized on 09/27 Google *Truebill 855-836-3987 CA S580271483390772 Card 5449		5.99	26.90
9/30		Purchase authorized on 09/28 Dales Sinclair Boulder City NV S460272434914972 Card 5449		15.19	
9/30		Purchase authorized on 09/28 99 Cents Only St # Boulder City NV S580272819505313 Card 5449		5.99	
9/30		Purchase authorized on 09/28 99 Cents Only St # Boulder City NV S300273145149209 Card 5449		10.21	-4.49
10/2		Brightview Payroll xxxxx3228 Dutra, Michael W.	430.65		
10/2		Money Transfer authorized on 10/02 From Moneylion, Inc NY S00300276473720951 Card 5449	50.00		
10/2		Money Transfer authorized on 10/02 From Moneylion, Inc NY S00580276474144443 Card 5449	50.00		
10/2		ATM Check Deposit on 10/02 412 Nevada Hwy Boulder City NV 0003358 ATM ID 9953x Card 5449	128.69		
10/2		ATM Cash Deposit on 10/02 412 Nevada Hwy Boulder City NV 0003359 ATM ID 9953x Card 5449	1.00		
10/2		ATM Withdrawal authorized on 10/02 412 Nevada Hwy Boulder City NV 0003360 ATM ID 9953x Card 5449		400.00	255.85
10/5		Purchase authorized on 10/02 Moneylion Instacas 888-659-8244 NY S380276342827947 Card 5449		111.98	
10/5		Purchase authorized on 10/02 Walmart.Com Aw 800-966-6546 AR S460276428922675 Card 5449		50.00	
10/5		Purchase authorized on 10/02 Floatme 956-4510365 TX S580276512862734 Card 5449		1.99	
10/5		Purchase authorized on 10/02 Dales Sinclair Boulder City NV S300276635663245 Card 5449		21.00	



**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>
10/5		Purchase authorized on 10/02 Vesta *AT&T Prepa 866-608-3007 OR S580276662503187 Card 5449		35.06	
10/5		Purchase authorized on 10/02 99 Cents Only St # Boulder City NV S580276796633243 Card 5449		35.27	0.55
10/8		Recurring Payment Reversal on 10/07 Google *Truebill 855-836-3987 CA S620282586176069 Card 5449	5.99		6.54
10/9		Brightview Payroll xxxxx3228 Dutra, Michael W.	352.19		
10/9		Money Transfer authorized on 10/09 From Moneylion, Inc NY S00380283471452069 Card 5449	50.00		
10/9		Money Transfer authorized on 10/09 From Moneylion, Inc NY S00380283471939197 Card 5449	50.00		
10/9		Money Transfer authorized on 10/09 From Moneylion, Inc NY S00380283472427014 Card 5449	10.00		
10/9		ATM Cash Deposit on 10/09 412 Nevada Hwy Boulder City NV 0004678 ATM ID 9953x Card 5449	100.00		568.73
10/13		Purchase authorized on 10/09 Moneylion Instacas 888-659-8244 NY S460283344956575 Card 5449		116.98	
10/13		Purchase authorized on 10/09 Cox Las Vegas Comm 800-234-3993 NV S300283417611197 Card 5449		218.48	
10/13		Purchase authorized on 10/09 Dales Sinclair Boulder City NV S380283437887905 Card 5449		7.10	
10/13		Recurring Payment authorized on 10/09 Netflix.Com 408-5403700 CA S580283629145600 Card 5449		15.99	
10/13		Purchase authorized on 10/10 Key Auto Insurance 800-255-6503 KS S300284461427350 Card 5449		183.00	
10/13		Purchase authorized on 10/10 Bc Jesse Liquor Boulder City NV S580285014724990 Card 5449		9.99	
10/13		Purchase authorized on 10/10 Dales Sinclair Boulder City NV P0000000089039112 Card 5449		9.43	
10/13		Purchase authorized on 10/11 Microsoft*Xbox Msbill.Info WA S300285748632518 Card 5449		4.99	2.77
10/16		Brightview Payroll xxxxx3228 Dutra, Michael W.	398.62		
10/16		Money Transfer authorized on 10/16 From Moneylion, Inc NY S00460290442371777 Card 5449	50.00		
10/16		Money Transfer authorized on 10/16 From Moneylion, Inc NY S00300290442678354 Card 5449	50.00		
10/16		ATM Check Deposit on 10/16 412 Nevada Hwy Boulder City NV 0006108 ATM ID 9953x Card 5449	79.51		
10/16		ATM Check Deposit on 10/16 412 Nevada Hwy Boulder City NV 0006110 ATM ID 9953x Card 5449	128.00		
10/16		Purchase authorized on 10/16 Dales Sinclair Boulder City NV P00000000573214087 Card 5449		20.21	
10/16		Purchase authorized on 10/16 Dales Sinclair Boulder City NV P00000000989390022 Card 5449		20.20	
10/16		ATM Withdrawal authorized on 10/16 412 Nevada Hwy Boulder City NV 0006109 ATM ID 9953x Card 5449		390.00	278.49
<b>Ending balance on 10/16</b>					<b>278.49</b>
<b>Totals</b>			<b>\$2,871.94</b>	<b>\$2,620.13</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 Overdraft and Returned Item Fees**

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$70.00
Total Returned Item Fees	\$0.00	\$105.00

*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 09/17/2020 - 10/16/2020	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	-\$4.49 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,670.50 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	51 <input checked="" type="checkbox"/>

JL/JL

**IMPORTANT ACCOUNT INFORMATION:**

**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.

**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.**

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.

