

# Wells Fargo Everyday Checking

October 28, 2020 ■ Page 1 of 5



MIGUEL A MORALES  
3632 W 113TH ST  
INGLEWOOD CA 90303-2710

## Questions?

Available by phone 24 hours a day, 7 days a week:  
Telecommunications Relay Services calls accepted

**1-800-742-4932**

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 Everyday Checking account below your transaction detail.

### Statement period activity summary

Beginning balance on 9/29	-\$191.14
Deposits/Additions	991.67
Withdrawals/Subtractions	- 989.41
<b>Ending balance on 10/28</b>	<b>-\$188.88</b>

Account number: **1448808129**

**MIGUEL A MORALES**

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

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/1		Ssi Treas 310 Xxsupp Sec 100120 xxxxx6878 Ssi Miguel A Morales	943.72		
10/1		ATM Withdrawal authorized on 10/01 11305 S. Crenshaw Blvd. Inglewood CA 0003039 ATM ID 0906T Card 1788		750.00	2.58
10/5		Payday Exp-Ingle Fees 201002 CA-14283-0001 Miguel A Morales		29.41	-26.83
10/6		Overdraft Fee for a Transaction Posted on 10/05 \$29.41 Payday Exp-Ingle Fees 201002 CA-14283-000 1 Miguel A Morales		35.00	-61.83
10/14		NSF Return Item Fee for a Transaction Received on 10/13 \$196.34 Time Warner Cabl Twc Eftpmt 101320 0561598621 Spa Morales,Amannda		35.00	-96.83
10/20		NSF Return Item Fee for a Transaction Received on 10/19 \$95.90 T-Mobile Ivrr PCS Svc 201016 9567364 No Name		35.00	
10/20		NSF Return Item Fee for a Transaction Received on 10/19 \$100.00 T-Mobile Ivrr PCS Svc 201016 9567303 No Name		35.00	
10/20		NSF Return Item Fee for a Transaction Received on 10/19 \$196.34 Charter Communic Redepcheck 201016 888-235-4635 Amannda		35.00	-201.83
10/26		NSF Return Item Fee for a Transaction Received on 10/23 \$196.34 Charter Communic Redepcheck 201022 888-235-4635 Amannda		35.00	
10/26		Edeposit IN Branch/Store 10/24/20 12:09:26 Pm 11305 S Crenshaw Blvd Inglewood CA 1788	47.95		-188.88
<b>Ending balance on 10/28</b>					<b>-188.88</b>
<b>Totals</b>			<b>\$991.67</b>	<b>\$989.41</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
10/14	Time Warner Cabl Twc Eftpmt 101320 0561598621 Spa Morales,Amannda Reference # 043000262073023	196.34
10/20	T-Mobile Ivrr PCS Svc 201016 9567364 No Name Reference # 021000028258797	95.90
10/20	T-Mobile Ivrr PCS Svc 201016 9567303 No Name Reference # 021000028258773	100.00
10/20	Charter Communic Redepcheck 201016 888-235-4635 Amannda Reference # 091000014709068	196.34
10/26	Charter Communic Redepcheck 201022 888-235-4635 Amannda Reference # 091000016799527	196.34
10/27	T-Mobile Ivrr Retry Pymt 201016 9567364 No Name Reference # 021000027151811	95.90
10/27	T-Mobile Ivrr Retry Pymt 201016 9567303 No Name Reference # 021000027151810	100.00

## Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$35.00	\$70.00
Total Returned Item Fees	\$175.00	\$280.00

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 09/29/2020 - 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	-\$201.83 <input type="checkbox"/>



**Monthly service fee summary (continued)**

<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
· Total amount of qualifying direct deposits	\$500.00	\$943.72 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	0 <input 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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### 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.

