

Wells Fargo Everyday Checking

October 8, 2020 ■ Page 1 of 6



MONIQUE E MOSES
6481 ATLANTIC AVE APT N331
LONG BEACH CA 90805-2342

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

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 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 checked="" 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 9/10	\$795.25
Deposits/Additions	1,014.31
Withdrawals/Subtractions	- 1,781.08
Ending balance on 10/8	\$28.48

Account number: **2611421674**

MONIQUE E MOSES

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>
9/10		Kaiser Hps 8664734938 A20253 2Lru7H5Lgma07Ei Monique Moses		50.98	744.27
9/11		Purchase authorized on 09/09 Apple.Com/Bill 866-712-7753 CA S580253835581310 Card 1968		11.96	
9/11		Purchase authorized on 09/09 Cash App*Monique M 8774174551 CA S580254156146998 Card 1968		8.00	724.31
9/14		Purchase authorized on 09/11 3-Avenue C Secure Troy MI S460256129832215 Card 1968		3.06	
9/14		Purchase authorized on 09/12 Cash App*Monique M 8774174551 CA S580256287224130 Card 1968		25.00	
9/14		Purchase authorized on 09/12 3-Avenue C Secure Troy MI S380257094053080 Card 1968		4.09	
9/14		Purchase authorized on 09/13 Taco Bell #003212 Buena Park CA S380257257321633 Card 1968		10.46	
9/14		Recurring Payment authorized on 09/13 Lztc* Legalzoom.Com 866-6980053 CA S460257426642811 Card 1968		39.99	
9/14		ATM Withdrawal authorized on 09/14 4711 Candlewood St Lakewood CA 0002706 ATM ID 9898R Card 1968		200.00	441.71
9/15		Purchase authorized on 09/13 3-Avenue C Secure Troy MI S380258129220792 Card 1968		3.94	
9/15		Purchase authorized on 09/13 Apple.Com/Bill 866-712-7753 CA S580258133071273 Card 1968		13.93	423.84
9/16		Purchase authorized on 09/14 3-Avenue C Secure Troy MI S580259130474227 Card 1968		1.03	
9/16		Purchase authorized on 09/15 Sq *Adaora Beauty Hawthorne CA S580259779170353 Card 1968		4.39	418.42
9/17		ATM Cash Deposit on 09/17 1221 W. Redondo Beach Blv Gardena CA 0004997 ATM ID 6653D Card 1968	100.00		
9/17		Purchase authorized on 09/15 3-Avenue C Secure Troy MI S580260129983574 Card 1968		6.47	
9/17		Purchase authorized on 09/16 Jack IN The Box 35 Long Beach CA S580260304403307 Card 1968		12.72	
9/17		Recurring Payment authorized on 09/16 Lemonade I* Lemona Lemonade.Com NY S460260446703862 Card 1968		10.84	
9/17		Purchase authorized on 09/16 Amzn Mktp US*Mu4P8 Amzn.Com/Bill WA S300260748219245 Card 1968		44.08	
9/17		ATM Withdrawal authorized on 09/17 1625 Alameda St Compton CA 0003013 ATM ID 1164K Card 1968		140.00	
9/17		Purchase authorized on 09/17 MR. Fries Man Gardena CA P00000000531577857 Card 1968		22.05	282.26
9/18		Recurring Payment authorized on 09/17 Amazon Prime*M434F Amzn.Com/Bill WA S300261694500886 Card 1968		7.16	
9/18		Acima 8012971982 8Af149117E42 Monique Moses		31.18	243.92
9/21		Money Transfer authorized on 09/21 From Postmates Inc. CA S00380265354971579 Card 1968	14.83		
9/21		Money Transfer authorized on 09/21 From Monique Moses CA S00460265627477979 Card 1968	38.42		
9/21		Recurring Payment authorized on 09/18 Netflix.Com 408-5403700 CA S380262366655800 Card 1968		15.99	
9/21		Recurring Payment authorized on 09/18 Apple.Com/Bill 866-712-7753 CA S300262544941712 Card 1968		5.99	
9/21		Purchase authorized on 09/18 Boost Mobile 866-402-7366 CO S580262730595068 Card 1968		55.00	
9/21		Recurring Payment authorized on 09/18 Microsoft*Ultimate Msbill.Info WA S460263172632060 Card 1968		14.99	
9/21		Purchase authorized on 09/18 Doordash*Wiensch WWW.Doordash. CA S460263201640536 Card 1968		19.07	
9/21		Purchase authorized on 09/19 Papa John's #4768 Paramount CA S300264001830518 Card 1968		14.67	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/21		Purchase authorized on 09/21 Arco #42020 Ampm Long Beach CA P00000000234799684 Card 1968		33.59	137.87
9/22		Purchase authorized on 09/20 Paypal *Jigaoxinxi 4029357733 Hkg S460265163535501 Card 1968		18.97	
9/22		Purchase authorized on 09/21 Apple.Com/Bill 866-712-7753 CA S460265544497499 Card 1968		22.94	95.96
9/24		Recurring Payment authorized on 09/23 Apple.Com/Bill 866-712-7753 CA S580267420300578 Card 1968		9.99	85.97
9/25		Volt Management Dir Dep 200918 1604588 Moses,Monique Evadney	131.55		217.52
9/28		Purchase Return authorized on 09/27 Target.Com Brooklyn Park MN S610271544211883 Card 1968	21.16		
9/28		Purchase authorized on 09/25 Target.Com 800-591-3869 MN S300269716890472 Card 1968		5.29	
9/28		Purchase authorized on 09/25 Target.Com 800-591-3869 MN S300269716890472 Card 1968		15.87	217.52
9/29		Jcpenny Corpora Dir Dep 200930 00007874772 Moses,Monique	139.68		357.20
9/30		Purchase authorized on 09/29 Microsoft*Xbox 142-56816830 WA S580273844642819 Card 1968		19.99	
9/30		Purchase authorized on 09/29 Microsoft*Xbox 142-56816830 WA S300273846223045 Card 1968		49.99	287.22
10/2		Acima 8012971982 54F60D0Ce9Fb Monique Moses		68.74	
10/2		Wells Fargo Auto Fee & Pmts 100220 8451717479 Monique,E,Moses		173.31	45.17
10/5		ATM Cash Deposit on 10/03 4711 Candlewood St Lakewood CA 0003186 ATM ID 9895S Card 1968	500.00		
10/5		Amazon.Com Servi EDI Pymnts Rmr*IV*Amazon Payroll Penny Testaak24\	0.01		
10/5		Recurring Payment authorized on 10/02 Apple.Com/Bill 866-712-7753 CA S300276545110028 Card 1968		5.99	
10/5		Purchase authorized on 10/02 Dave Inc Los Angeles CA S00460277125471091 Card 1968		1.00	
10/5		Purchase authorized on 10/03 Cash App*Monique M 8774174551 CA S460278101452294 Card 1968		500.00	38.19
10/6		Bank of America Fndtrnsfr 201005 Moses,Monique,E Moses,Monique,E	41.00		
10/6		Money Transfer authorized on 10/06 From Monique Moses CA S00380280653178938 Card 1968	27.66		
10/6		Recurring Payment authorized on 10/05 Apple.Com/Bill 408-974-1010 CA S380279418681056 Card 1968		0.99	
10/6		Purchase authorized on 10/05 Cash App*Monique M 8774174551 CA S300280066165089 Card 1968		20.00	
10/6		ATM Withdrawal authorized on 10/06 4540 Atlantic Ave Long Beach CA 0000556 ATM ID 0916D Card 1968		40.00	
10/6		Stash Capital (S ACH Oct 06 20201005129911 Monique Moses		1.00	44.86
10/7		Purchase authorized on 10/06 Cash App*Monique M 8774174551 CA S460280645668143 Card 1968		8.00	36.86
10/8		Purchase authorized on 10/07 Walmart Grocery 800-966-6546 AR S300281514932434 Card 1968		8.38	28.48
Ending balance on 10/8					28.48
Totals			\$1,014.31	\$1,781.08	

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	\$525.00
Total Returned Item Fees	\$0.00	\$0.00

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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/10/2020 - 10/08/2020	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	\$28.48 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$312.24 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	38 <input checked="" type="checkbox"/>
· Age of primary account owner	17 - 24	<input checked="" type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC

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.



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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.

We hope you have been enjoying the waiver of the monthly service fee on your Everyday Checking account. We want to remind you that when the primary owner on this account turns 25, the age-based waiver will no longer apply. However, there are other options to avoid the monthly service fee listed in the "Monthly Service Fee Summary" section of this statement.

If you have any questions, please contact your local banker or call us at the number listed on your statement. Thank you for your continued business.

