

Wells Fargo Everyday Checking

November 13, 2020 ■ Page 1 of 5



RYAN BANKSTON
1387 CARNELIAN DR APT 4
SAN JOSE CA 95122-2720

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 checked="" 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 10/15	-\$529.57
Deposits/Additions	1,980.42
Withdrawals/Subtractions	- 1,721.41
Ending balance on 11/13	-\$270.56

Account number: **3567325430**

RYAN BANKSTON

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
10/21		Purchase Return authorized on 10/19 LA Quinta Inn Sui Salida CA S620295546865057 Card 0338	250.00		-279.57
10/23		Money Transfer authorized on 10/23 From Ryan CA S00300298007411886 Card 0338	49.25		-230.32
10/30		Opensky Mobile Pym 203020195801838 Ryan M Bankston		100.00	
10/30		Vacp Treas 310 Xxva Benef 103020 xxxxx7261003600 Ref*48*VA Compensation *10/01/20-10	1,426.17		1,095.85
11/2		Non-WF ATM Withdrawal authorized on 10/31 1711 McLaughlin Ave San Jose CA 00380305831008776 ATM ID Rt04756 Card 0338		102.49	
11/2		Recurring Payment authorized on 10/31 Total *Wireless S 866-663-3633 FL S460306180055123 Card 0338		49.27	
11/2		Recurring Payment authorized on 11/01 Spotify USA 877-7781161 NY S380306682124135 Card 0338		9.99	
11/2		Purchase authorized on 11/01 Uber Trip Help.Uber.Com CA S380307168384409 Card 0338		28.19	
11/2		Purchase authorized on 11/01 Uber Trip Help.Uber.Com CA S380307188657912 Card 0338		4.22	
11/2		Purchase with Cash Back \$ 100.00 authorized on 11/02 Wal-Mart Super Center San Jose CA P00000000872229807 Card 0338		121.37	780.32
11/3		Overdraft Fee for a Transaction Posted on 11/02 \$49.27 Recurring Payment Authori Zed on 10/31 Total *Wireless S 866-663-		35.00	
11/3		Overdraft Fee for a Transaction Posted on 11/02 \$9.99 Recurring Payment Authori Zed on 11/01 Spotify USA 877-7781		35.00	
11/3		Purchase authorized on 11/01 National Towing - Mountain View CA S580307204372233 Card 0338		645.00	
11/3		Purchase authorized on 11/02 Uber * Pending 800-5928996 CA S580307359183338 Card 0338		26.90	
11/3		USAA P&C Ext Autopay 201102 xxxxx1912 Bankston,Ryan,M		133.14	-94.72
11/4		Overdraft Fee for a Transaction Posted on 11/03 \$133.14 USAA P&C Ext Autopay 201102 xxxxx1 912 Bankston,Ryan,M		35.00	
11/4		Purchase authorized on 10/31 Epoch *Techniust Limassol Gbr S460306091028874 Card 0338		96.99	
11/4		Recurring Payment authorized on 11/02 MetroPCS Auto Pay 888-863-8768 WA S380308280221609 Card 0338		60.00	
11/4		Recurring Payment authorized on 11/03 Comcast California 800-Comcast CA S380308308878980 Card 0338		120.36	-407.07
11/5		Overdraft Fee for a Transaction Posted on 11/04 \$60.00 Recurring Payment Authori Zed on 11/02 MetroPCS Auto Pay 888-863-		35.00	
11/5		Overdraft Fee for a Transaction Posted on 11/04 \$120.36 Recurring Payment Authori Zed on 11/03 Comcast California 800-Comc		35.00	-477.07
11/9		Speedy #94 Funding Loan 38615145 Bankston, Ryan	255.00		-222.07
11/10		Paypal Inst Xfer 201110 Uber Eats Ryan Bankston		3.50	-225.57
11/12		Recurring Payment authorized on 11/04 Probillor.Com 855-232-9555 CA S300310075013049 Card 0338		9.99	-235.56
11/13		Overdraft Fee for a Transaction Posted on 11/12 \$9.99 Recurring Payment Authori Zed on 11/04 Probillor.Com 855-232-		35.00	-270.56
Ending balance on 11/13					-270.56
Totals			\$1,980.42	\$1,721.41	

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	\$210.00	\$455.00
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.

Summary of Overdraft Rewind [®] Benefits

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	1	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$35.00	\$35.00

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

Fee period 10/15/2020 - 11/13/2020	Standard monthly service fee \$10.00	You paid \$0.00
The bank has waived the fee for this fee period.		

How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$500.00	-\$529.57 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,681.17 <input checked="" 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		

RC/RC

IMPORTANT ACCOUNT INFORMATION:

As a valuable customer, your monthly service fee for this Everyday Checking account is waived beginning November 9, 2020 for nine consecutive fee periods.

If you have converted or choose to convert this Everyday Checking account to another checking account type at any time, this waiver will not be applied to that account. The terms of that new account, including the applicable monthly service fee and options to avoid the fee, will apply.

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

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® 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.

