

Wells Fargo Everyday Checking

September 9, 2020 ■ Page 1 of 10



SCOTT PEARMAN
3610 KINGS WAY APT 3
SACRAMENTO CA 95821-6417

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 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 8/11	\$1,607.40
Deposits/Additions	7,479.25
Withdrawals/Subtractions	- 8,622.68
Ending balance on 9/9	\$463.97

Account number: **2523792261**

SCOTT PEARMAN

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>
8/11		Money Transfer authorized on 08/11 From Doordash, Inc. CA S00580224253449440 Card 5877	54.76		
8/11		Purchase authorized on 08/08 Whogohost-North Af Ikeja Nga S620224546001810 Card 5877		107.50	
8/11		Purchase authorized on 08/10 McDonald's F15934 Sacramento CA S380223591434511 Card 5877		11.17	
8/11		Purchase authorized on 08/10 Arco#82812Arco Sacramento CA P0000000979220818 Card 5877		36.00	
8/11		Purchase authorized on 08/11 Ross Dress Stores #158 Sacramento CA P00000000772555822 Card 5877		47.36	
8/11		Purchase authorized on 08/11 WM Superc Wal-Mart Sup Sacramento CA P00000000230358021 Card 5877		12.88	1,447.25
8/12		Money Transfer authorized on 08/12 From Doordash, Inc. CA S00300225256675222 Card 5877	113.73		
8/12		ATM Cash Deposit on 08/12 2598 Fair Oaks Blvd Sacramento CA 0007852 ATM ID 6344C Card 5877	600.00		
8/12		Purchase authorized on 08/09 Pay with Barther - Victoria Isla Nga S620225546306088 Card 5877		107.50	
8/12		Purchase authorized on 08/11 Ncourt *Casacramen 844-4008880 CA S460225065957341 Card 5877		87.60	
8/12		Purchase authorized on 08/12 7-Eleven Sacramento CA P00000000373586938 Card 5877		150.00	
8/12		Purchase authorized on 08/12 Arco#82821Downt Sacramento CA P00000000487818418 Card 5877		13.39	
8/12		Purchase authorized on 08/12 Arco#82812Arco Sacramento CA P00000000772766275 Card 5877		39.00	1,763.49
8/13		Money Transfer authorized on 08/13 From Doordash, Inc. CA S00380226830646582 Card 5877	82.70		
8/13		Purchase authorized on 08/11 Five Guys CA 1863 Sacramento CA S580224820430056 Card 5877		16.80	
8/13		Purchase authorized on 08/13 Arco#82812Arco Sacramento CA P00000000182679493 Card 5877		42.18	1,787.21
8/14		Money Transfer authorized on 08/14 From Doordash, Inc. CA S00380227260459993 Card 5877	123.08		
8/14		Purchase authorized on 08/13 Ysi*Kensington Mer 916-4883690 CA S580226650623932 Card 5877		1,746.65	
8/14		Purchase authorized on 08/14 Raley S #416 3518 Marconi Sacramento CA P00580227613757272 Card 5877		8.89	
8/14		ATM Withdrawal authorized on 08/14 Watt & Marconi (Raley's) Sacramento CA 0006871 ATM ID 2121H Card 5877		80.00	
8/14		Purchase authorized on 08/14 Arco#00442Arco Sacramento CA P00000000589065528 Card 5877		41.00	33.75
8/17		Money Transfer authorized on 08/15 From Doordash, Inc. CA S00380228365613825 Card 5877	160.26		
8/17		Money Transfer authorized on 08/16 From Doordash, Inc. CA S00380229267241462 Card 5877	157.78		
8/17		Money Transfer authorized on 08/16 From Albert Instant CA S00380229840081000 Card 5877	50.00		
8/17		Money Transfer authorized on 08/17 From Doordash, Inc. CA S00460230254623542 Card 5877	134.64		
8/17		Purchase authorized on 08/14 99 Cents Only Stor Carmichael CA S300227690817385 Card 5877		13.09	
8/17		Purchase authorized on 08/14 Bel Air #514 7465 Rush RI Sacramento CA P00460228126025506 Card 5877		10.18	
8/17		Purchase authorized on 08/15 Arco#83666Mille Sacramento CA P00000000281621340 Card 5877		43.01	
8/17		Purchase authorized on 08/15 Arco#83425Kambo West Sacramen CA P00000000579702013 Card 5877		43.00	
8/17		Purchase authorized on 08/16 Wealthpress Htppswealthpr FL S580229252369412 Card 5877		5.00	

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>
8/17		ATM Withdrawal authorized on 08/16 2301 Watt Ave Sacramento CA 0009217 ATM ID 0360B Card 5877		160.00	
8/17		Purchase authorized on 08/16 Wal-Mart Super Center Sacramento CA P0000000671400788 Card 5877		3.42	
8/17		Purchase authorized on 08/16 Shell Service Station Sacramento CA P00380230080934106 Card 5877		2.33	
8/17		Purchase authorized on 08/16 Arco#83555Caput Sacramento CA P0000000385336987 Card 5877		42.01	
8/17		ATM Withdrawal authorized on 08/17 2301 Watt Ave Sacramento CA 0009400 ATM ID 0360B Card 5877		100.00	
8/17		Fid Bkg Svc LLC Moneyline 200817 xxxxx5376 Vmu11 Scott Pearman		200.00	-85.61
8/18		Money Transfer authorized on 08/18 From Doordash, Inc. CA S00300231264255045 Card 5877	83.87		
8/18		Bank of America Fndtrnsfr 200816 Pearman,Scott,W Pearman,Scott,W	328.00		
8/18		Purchase authorized on 08/16 Whogohost-West Afr Ikeja Nga S620231544492846 Card 5877		49.98	
8/18		Purchase authorized on 08/16 Five Guys CA 1863 Sacramento CA S300230005349618 Card 5877		16.80	
8/18		Purchase authorized on 08/18 Radc Enterprises 3200 Are Sacramento CA P00300232010812196 Card 5877		35.00	
8/18		Brigit.Com Protection 200818 1436428437Ef4D5 Scott Pearman		60.00	164.48
8/19		Money Transfer authorized on 08/18 From Albert Instant CA S00460232099108226 Card 5877	75.00		
8/19		Purchase authorized on 08/18 Albert Instant 844-8919309 CA S580231485498252 Card 5877		54.99	184.49
8/20		Money Transfer authorized on 08/20 From Doordash, Inc. CA S00580234028790962 Card 5877	137.66		
8/20		Purchase authorized on 08/20 Arco#83238Bps F Sacramento CA P0000000073592832 Card 5877		35.01	287.14
8/21		Money Transfer authorized on 08/21 From Doordash, Inc. CA S00300234622405133 Card 5877	90.93		
8/21		Purchase authorized on 08/18 Pay with Barther - Victoria Isla Nga S620234545925268 Card 5877		107.50	
8/21		Purchase authorized on 08/19 Taco Bell 1041 Sacramento CA S580233058697868 Card 5877		16.32	
8/21		Purchase authorized on 08/20 99 Cents Only Stor Sacramento CA S460234013834502 Card 5877		12.26	241.99
8/24		Money Transfer authorized on 08/23 From Brigit NY S00460236346871394 Card 5877	60.00		
8/24		Purchase authorized on 08/20 McDonald's F25599 Sacramento CA S300234028964266 Card 5877		15.54	
8/24		ATM Withdrawal authorized on 08/22 Watt & Marconi (Raley's) Sacramento CA 0007753 ATM ID 2121H Card 5877		80.00	
8/24		Purchase authorized on 08/23 A & A Tire Sacramento CA P00580236708580025 Card 5877		50.00	
8/24		ATM Withdrawal authorized on 08/23 2301 Watt Ave Sacramento CA 0000668 ATM ID 0360B Card 5877		20.00	
8/24		Recurring Payment authorized on 08/23 Quick Quack Car WA WWW.Dontdrive CA S380236764048696 Card 5877		29.99	
8/24		Purchase authorized on 08/23 Safeway #1530 Sacramento CA P00580236813275070 Card 5877		14.92	91.54
8/25		Lendup Lenduploan 200825 1798500422 Scott W. Pearman	100.00		
8/25		Purchase authorized on 08/23 Rave Lekki Nga S620238549540825 Card 5877		26.00	
8/25		Recurring Payment authorized on 08/23 Google*Youtube Mem Internet CA S580237071711470 Card 5877		9.99	
8/25		Purchase authorized on 08/25 Arco#83238Bps F Sacramento CA P00000000177712152 Card 5877		23.00	132.55
8/26		Money Transfer authorized on 08/25 From Doordash, Inc. CA S00380239206618000 Card 5877	97.69		

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>
8/26		Purchase authorized on 08/25 Arco#82821Downt Sacramento CA P00000000575129419 Card 5877		3.52	
8/26		ATM Withdrawal authorized on 08/25 2301 Watt Ave Sacramento CA 0001143 ATM ID 0360B Card 5877		80.00	
8/26		Liberty Mutual Payment 200826 Dyn9567495820A Pearman Scott		240.40	
8/26		Lendup Lenduploan 200826 1799068473 Scott W. Pearman		299.88	-393.56
8/27		Overdraft Fee for a Transaction Posted on 08/26 \$240.40 Liberty Mutual Payment 200826 Dyn956749582 0A Pearman Scott		35.00	
8/27		Overdraft Fee for a Transaction Posted on 08/26 \$299.88 Lendup Lenduploan 200826 1799068473 Scott W. Pearman		35.00	
8/27		Money Transfer authorized on 08/26 From Doordash, Inc. CA S00380240176080717 Card 5877	100.51		
8/27		Fid Bkg Svc LLC Moneyline 200827 xxxxx5376 Evvku Scott Pearman	446.48		
8/27		Recurring Payment authorized on 08/26 Probiller.Com 855-232-9555 Cyp S380239342976168 Card 5877		9.99	
8/27		Recurring Payment authorized on 08/26 Microsoft*Xbox Liv Msbill.Info WA S460240212445881 Card 5877		9.99	63.45
8/28		Money Transfer authorized on 08/28 From Doordash, Inc. CA S00460241265040526 Card 5877	107.26		
8/28		Brigit.Com Membership 200827 633Fbe479Cdb47B Scott Pearman		9.99	160.72
8/31		Money Transfer authorized on 08/29 From Doordash, Inc. CA S00580243133699030 Card 5877	24.01		
8/31		Money Transfer authorized on 08/30 From Doordash, Inc. CA S00580243296324750 Card 5877	58.76		
8/31		Purchase authorized on 08/28 Wealthpress Httpswealthpr FL S580241644649392 Card 5877		5.00	
8/31		Recurring Payment authorized on 08/28 Google*Youtube Mem Internet CA S460242165376295 Card 5877		4.99	
8/31		Purchase authorized on 08/28 Kabrea Kid Outdoor 833-4940125 AL S300242199374954 Card 5877		57.11	
8/31		Recurring Payment authorized on 08/29 Caradvise LLC 844-923-8473 IL S460242405381159 Card 5877		1.99	
8/31		Purchase authorized on 08/29 Dollar Tr 2540 Watt Av Sacramento CA P00000000683586836 Card 5877		10.53	
8/31		ATM Withdrawal authorized on 08/29 Watt & Marconi (Raley's) Sacramento CA 0008405 ATM ID 2121H Card 5877		80.00	
8/31		Purchase authorized on 08/29 Wienerschnitzel 51 Sacramento CA S380243150110135 Card 5877		8.43	
8/31		Purchase authorized on 08/29 Arco#02068Broad Sacramento CA P00000000277200796 Card 5877		16.68	
8/31		Recurring Payment authorized on 08/30 lpm*Investorplace 800-2198592 MD S460243398627143 Card 5877		99.00	
8/31		Fid Bkg Svc LLC Moneyline 200831 xxxxx5376 W4T6T Scott Pearman		100.00	-140.24
9/1		Vacp Treas 310 Xxva Benef 090120 xxxxx4628003600 Ref*48*VA Compensation *08/01/20-08	1,953.80		
9/1		ATM Cash Deposit on 09/01 2301 Watt Ave Sacramento CA 0000234 ATM ID 0360C Card 5877	400.00		
9/1		Money Transfer authorized on 09/01 From Curo Financial KS S00460246018542676 Card 5877	255.00		
9/1		ATM Withdrawal authorized on 09/01 7225 Fair Oaks Blvd. Carmichael CA 0009222 ATM ID 0379E Card 5877		700.00	
9/1		Recurring Payment Reversal on 08/31 lpm*Investorplace 800-2198592 MD S610245548790650 Card 5877	99.00		
9/1		Brigit.Com Membership 200831 9E78Eccae659412 Scott Pearman		9.99	
9/1		Possible Finance Payment FD87410D2C4847D Scott Pearman		73.52	
9/1		MI Plus Membrshp Moneylion 200831 MI12572575 Pearman Scott		19.99	

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>
9/1		Brigit.Com Protection 200901 12605550922E4B7 Scott Pearman		60.00	
9/1		MI Plus Loan Moneylion 200831 DD601976641 Pearman Scott		84.44	
9/1		Cash Central Epay 200901 Trk-1628247 Scott Pearman		299.98	1,319.64
9/2		Purchase Return authorized on 08/31 Kabrea Kid Outdoor 833-4940125 AL S380245095952643 Card 5877	57.11		
9/2		Bank of America Fndtrnsfr 200831 Pearman,Scott,W Pearman,Scott,W	328.00		
9/2		Purchase authorized on 09/01 Albert Instant 844-8919309 CA S300245345693289 Card 5877		79.99	
9/2		Purchase authorized on 09/01 Moneylion Instacas 888-659-8244 NY S300245362579973 Card 5877		100.00	
9/2		Consumer-Portfol Loan-Pmnt 200901 1937730 Scott *Pearman		339.16	1,185.60
9/3		Cash Central Epay 200903 Trk-1633829 Scott Pearman	255.00		
9/3		Purchase authorized on 09/01 Jack IN The Box 04 Sacramento CA S300245438426031 Card 5877		13.23	
9/3		Purchase authorized on 09/01 Speedy Cash 888-3331360 KS S460245458662253 Card 5877		300.00	
9/3		Purchase authorized on 09/02 Teespring.Com Teespring.Com CA S580246646435702 Card 5877		28.26	
9/3		Purchase with Cash Back \$ 10.00 authorized on 09/03 Raley S #416 3518 Marconi Sacramento CA P00380247696938380 Card 5877		23.80	
9/3		Purchase authorized on 09/03 Arco#00442Arco Sacramento CA P00000000187511879 Card 5877		43.00	
9/3		Fid Bkg Svc LLC Moneyline 200903 xxxxx5376 Wicb5 Scott Pearman		117.52	914.79
9/4		Purchase authorized on 09/01 Whogohost-Europe Ikeja Nga S620248546068680 Card 5877		200.00	
9/4		Purchase authorized on 09/02 Whogohost-Europe Ikeja Nga S620248546068694 Card 5877		100.00	
9/4		Purchase authorized on 09/02 Audible*Mu9NY1O80 Amzn.Com/Bill NJ S460247172489633 Card 5877		14.95	
9/4		Purchase authorized on 09/03 Teespring.Com Teespring.Com CA S580247841641564 Card 5877		32.61	
9/4		Purchase authorized on 09/03 Ross Stores #17 Sacramento CA P00000000732507950 Card 5877		52.60	514.63
9/8		Money Transfer authorized on 09/05 From Moneylion, Inc. Moneylion, Inc NY P00000000275703829 Card 5877	50.00		
9/8		Money Transfer authorized on 09/05 From Moneylion, Inc. Moneylion, Inc NY P00000000579794490 Card 5877	50.00		
9/8		Money Transfer authorized on 09/05 From Brigit NY S00300249372698985 Card 5877	60.00		
9/8		Money Transfer authorized on 09/05 From Albert Instant CA S00580249600064634 Card 5877	75.00		
9/8		Money Transfer authorized on 09/06 From Doordash, Inc. CA S00460251124171867 Card 5877	103.51		
9/8		Doordash, Inc. Doordash, St-U8J4S5C7I3G5 Scott Pearman	50.71		
9/8		Bank of America Fndtrnsfr 200906 Pearman,Scott,W Pearman,Scott,W	300.00		
9/8		Recurring Payment authorized on 09/04 Sxm*Siriusxm.Com/A 888-635-5144 NY S580248344444668 Card 5877		26.70	
9/8		Recurring Payment authorized on 09/04 Launchpass Stripe.Com TX S300248412932888 Card 5877		19.99	
9/8		Purchase authorized on 09/05 Whogohost-Europe Ikeja Nga S620251551020226 Card 5877		100.00	
9/8		Purchase authorized on 09/05 Raley S #416 3518 Marconi Sacramento CA P00300249756266588 Card 5877		5.99	
9/8		Purchase authorized on 09/05 Caradvise LLC 844-923-8473 IL S300249775968030 Card 5877		66.05	
9/8		ATM Withdrawal authorized on 09/05 Watt & Marconi (Raley's) Sacramento CA 0009279 ATM ID 2121H Card 5877		100.00	

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>
9/8		Purchase authorized on 09/05 7-Eleven Sacramento CA P0000000237356121 Card 5877		3.53	
9/8		Purchase authorized on 09/05 Whogohost-Europe Ikeja Nga S620252548616725 Card 5877		100.00	
9/8		Purchase authorized on 09/05 Whogohost-Centre A Ikeja Nga S620252548616813 Card 5877		100.00	
9/8		Recurring Payment authorized on 09/05 Funimation Product Httpswww.Funi TX S380250222279286 Card 5877		7.99	
9/8		Purchase authorized on 09/06 Safeway #1530 Sacramento CA P00300250843273311 Card 5877		11.00	
9/8		Purchase authorized on 09/06 Ross Dress Stores #158 Sacramento CA P0000000673406937 Card 5877		10.79	
9/8		Purchase authorized on 09/06 Marshalls 1250 Howe Av Sacramento CA P00000000936174893 Card 5877		43.09	
9/8		Purchase authorized on 09/06 Shell Service Station Sacramento CA P00300251172271371 Card 5877		5.00	
9/8		Purchase authorized on 09/06 Arco#83906Johl Antelope CA P00000000179019994 Card 5877		38.00	
9/8		Purchase authorized on 09/07 Winco #133 2300 Watt Aven Sacramento CA P00460251670626388 Card 5877		3.56	
9/8		Recurring Payment authorized on 09/07 Microsoft*Xbox Msbill.Info WA S300251786484005 Card 5877		19.99	
9/8		Purchase authorized on 09/07 Btp*Bopl Seors Los Nga S460252097703098 Card 5877		50.00	
9/8		Purchase authorized on 09/07 7-Eleven Sacramento CA P00000000532862475 Card 5877		5.24	
9/8		Purchase with Cash Back \$ 20.00 authorized on 09/08 Raley S #416 3518 Marconi Sacramento CA P00580252778460890 Card 5877		30.99	
9/8		ATM Withdrawal authorized on 09/08 Watt & Marconi (Raley's) Sacramento CA 0009531 ATM ID 2121H Card 5877		80.00	375.94
9/9		Lendup Lenduploan 200909 1805548137 Scott W. Pearman	255.00		
9/9		Purchase authorized on 09/07 Whogohost-Europe Ikeja Nga S620253546142698 Card 5877		75.00	
9/9		Purchase authorized on 09/08 Btp*Jnl Tts Los Nga S380252317794541 Card 5877		49.97	
9/9		Purchase authorized on 09/08 Arco#02166Astro Sacramento CA P00000000772952813 Card 5877		42.00	463.97
Ending balance on 9/9					463.97
Totals			\$7,479.25	\$8,622.68	

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	\$70.00	\$105.00
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	3	7
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$105.00	\$245.00

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 08/11/2020 - 09/09/2020	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	-\$393.56 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$4,016.99 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	83 <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 will be 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.

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 Everyday 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 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

Effective June 1, 2020, the Deposit Account Agreement has been updated.

In the section of the Deposit Account Agreement titled "Available balance, posting order, and overdrafts," the second bullet of the paragraph titled "Then, we sort your transactions into categories before we process them" under the subsection titled "How do we process (post) transactions to your account?" is deleted and replaced with the following: "Then, we process withdrawals/payments we have previously authorized and cannot return unpaid, such as debit card purchases, ATM withdrawals, account transfers, Online Bill Pay transactions, and teller-cashed checks. If we receive more than one of these transactions for payment from your account, we will generally sort and pay them based on the date and time you conducted the transactions. For a debit card transaction, if a merchant does not seek authorization from the Bank at the time of the transaction or you conducted the transaction more than 10 business days before we receive it for payment, we will use the date the transaction is received for payment from your account. For some transactions, such as Online Bill Pay transactions or teller-cashed checks, the time may be assigned by our systems and may vary from the time it was conducted. Multiple transactions that have the same time will be sorted and paid from lowest to highest dollar amount."

For questions, please call the number listed on your statement.

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.

