

# Wells Fargo Everyday Checking

November 6, 2020 ■ Page 1 of 9



THERESA WALKER  
7901 RUSH RIVER DR APT 5  
SACRAMENTO CA 95831-4600

## 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](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 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 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 10/8	\$283.09
Deposits/Additions	7,427.61
Withdrawals/Subtractions	- 7,682.47
<b>Ending balance on 11/6</b>	<b>\$28.23</b>

Account number: **7697688658**

**THERESA WALKER**

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>
10/8		Purchase authorized on 10/06 Amzn Mktp US*Mk6TI Amzn.Com/Bill WA S460280471736152 Card 5426		18.39	
10/8		Purchase authorized on 10/06 Amazon.Com*Mk8D541 Amzn.Com/Bill WA S460281110531625 Card 5426		2.71	
10/8		Purchase authorized on 10/07 Chipotle 0137 Elk Grove CA S380281808242093 Card 5426		18.05	243.94
10/9		Purchase authorized on 10/07 Vonage *Price+Taxe 866-243-4357 NJ S300282021145361 Card 5426		27.51	216.43
10/13		Purchase authorized on 10/08 Amzn Mktp US*Mk5Z6 Amzn.Com/Bill WA S580282614532360 Card 5426		115.43	
10/13		Purchase authorized on 10/08 Amzn Mktp US*Mk01F Amzn.Com/Bill WA S580282614568810 Card 5426		32.60	
10/13		Purchase authorized on 10/08 Starbucks 800-782- 800-782-7282 WA S460282764854871 Card 5426		25.00	
10/13		Purchase authorized on 10/09 IN N Out Burger 32 Sacramento CA S300283729360813 Card 5426		8.65	
10/13		Purchase authorized on 10/10 7-Eleven Sacramento CA P0000000589551519 Card 5426		4.33	
10/13		Purchase authorized on 10/10 Subway 38957 Sacramento CA S460284708280982 Card 5426		10.95	
10/13		Purchase authorized on 10/10 Amznfreetime*Mk55A 888-802-3080 WA S460285226795508 Card 5426		2.99	
10/13		Recurring Payment authorized on 10/11 Disneyplus 888-9057888 CA S380286047088009 Card 5426		6.99	9.49
10/15		Purchase authorized on 10/13 McDonald's F6357 Sacramento CA S580287698936716 Card 5426		7.82	1.67
10/16		The Permanente M Payroll 201010 00539846 Walker,Theresa	2,028.93		
10/16		Purchase authorized on 10/16 Dave Inc Los Angeles CA S00460290592989621 Card 5426		23.99	
10/16		Non-WF ATM Withdrawal authorized on 10/16 9600 Bruceville Rd Elk Grove CA 00580291014505920 ATM ID Go864206 Card 5426		43.00	
10/16		Non-Wells Fargo ATM Transaction Fee		2.50	1,961.11
10/19		The Permanente M Payroll 201024 00539846 Walker,Theresa	233.16		
10/19		Money Transfer authorized on 10/17 From Curo Financial KS S00460291603395737 Card 5426	255.00		
10/19		Money Transfer authorized on 10/17 From Sekhon Gagan NY P0000000880326092 Card 5426	90.00		
10/19		Money Transfer authorized on 10/18 From Sekhon Gagan NY P0000000730807885 Card 5426	50.00		
10/19		Purchase authorized on 10/16 Speedy Cash 888-3331360 KS S460290462049107 Card 5426		300.00	
10/19		Purchase authorized on 10/16 Floatme 956-4510365 TX S460290508547374 Card 5426		1.99	
10/19		Purchase authorized on 10/16 Moneylion Instacas 888-659-8244 NY S580290592290946 Card 5426		315.94	
10/19		Purchase authorized on 10/16 Hairbynikkieo Stripe.Com CA S300290620642043 Card 5426		25.00	
10/19		Purchase authorized on 10/16 Warpspd Httpsbeam.War CA S460290692707957 Card 5426		126.79	
10/19		Recurring Payment authorized on 10/16 Sezzle Odr VA50 P2 888-540-1867 MN S580290720916043 Card 5426		49.25	
10/19		Purchase authorized on 10/16 Sprint Wireless 800-639-6111 KS S460290722203496 Card 5426		281.73	
10/19		Purchase authorized on 10/16 Sacramento Municip WWW.Smud.Org CA S300290724128163 Card 5426		130.94	
10/19		Purchase authorized on 10/16 Comcast California 800-266-2278 CA S580290766186093 Card 5426		105.69	
10/19		Purchase authorized on 10/16 Sq *The Illusion S Elk Grove CA S580290854052599 Card 5426		37.71	

**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>
10/19		Purchase authorized on 10/16 Macques Bbq Elk Grove CA S580291003855994 Card 5426		20.50	
10/19		Purchase authorized on 10/16 WWW.Petsmart.Com 888-839-9638 AZ S380291118013586 Card 5426		29.27	
10/19		Purchase authorized on 10/16 Google*Gamehouse Internet CA S300291173788643 Card 5426		3.98	
10/19		Purchase authorized on 10/17 Floatme 956-4510365 TX S460291513565242 Card 5426		1.99	
10/19		Purchase authorized on 10/17 Floatme 956-4510365 TX S580291513946923 Card 5426		1.99	
10/19		Purchase authorized on 10/17 Costco Gas #1274 Elk Grove CA P00460291594117613 Card 5426		45.87	
10/19		Purchase authorized on 10/17 Kings Wigs & Beauty Su Sacramento CA P00000000776588110 Card 5426		49.95	
10/19		Purchase authorized on 10/17 Google*Gamehouse Internet CA S460291706276498 Card 5426		26.99	
10/19		Zelle to Nikkieo on 10/17 Ref #Rp092Zqhm9		200.00	
10/19		Purchase authorized on 10/17 McDonald's F6357 Sacramento CA S380291790308060 Card 5426		14.87	
10/19		Purchase authorized on 10/17 Wal-Mart Store Elk Grove CA P00000000379482851 Card 5426		147.69	
10/19		Purchase authorized on 10/17 Petsmart # 1361 Elk Grove CA S580291841047711 Card 5426		13.99	
10/19		Purchase authorized on 10/17 Google* Roblox 650-2530000 CA S460292026100514 Card 5426		19.99	
10/19		Purchase authorized on 10/18 Venmo* VISA Direct NY S00380292727791922 Card 5426		5.00	
10/19		Purchase authorized on 10/18 Sq *Amber Raichle Gardnerville NV S380292732064678 Card 5426		49.80	
10/19		Purchase authorized on 10/18 Sq *Beez Crafty CO Elk Grove CA S380292770952584 Card 5426		40.76	
10/19		Purchase authorized on 10/18 High Hill Ranch LI Placerville CA S380292775196495 Card 5426		22.45	
10/19		Purchase authorized on 10/18 Boa Vista Orchards Placerville CA S380292809705909 Card 5426		30.71	
10/19		Pgande Web Online Oct 20 66045535101620 Theresa I Walker		2.98	485.45
10/20		Purchase authorized on 10/18 High Hill Ranch LI Placerville CA S380292745930708 Card 5426		55.50	
10/20	<	Business to Business ACH Debit - Truebill Truebill P St-V0S4Q4P7P6A8 Truebill Inc		3.00	426.95
10/21		NSF Return Item Fee for a Transaction Received on 10/20 \$429.99 Tfs 888-729-2413 Tfs Pay 6364 783 Theresa Walker		35.00	
10/21		Purchase authorized on 10/19 Moneylion Loan Pay 888-659-8244 NY S380293560965636 Card 5426		100.00	
10/21		Purchase authorized on 10/19 Taco Bell 26015 Elk Grove CA S580293709597226 Card 5426		10.00	
10/21		Recurring Payment authorized on 10/19 Walmart Grocery 80 855-968-8838 AR S300293790127285 Card 5426		109.65	
10/21		Purchase authorized on 10/20 Samsungelectronics WWW.Samsung.C NJ S460294328249474 Card 5426		2.16	
10/21		Purchase authorized on 10/20 Samsungelectronics WWW.Samsung.C NJ S380294339461285 Card 5426		1.79	
10/21		Non-WF ATM Withdrawal authorized on 10/21 6591 Wyndham Dr Sacramento CA 00460295746148052 ATM ID 7E000861 Card 5426		63.50	
10/21		Non-Wells Fargo ATM Transaction Fee		2.50	102.35
10/22		Money Transfer authorized on 10/22 From Floatme Corp TX S00380296548487612 Card 5426	20.00		
10/22		Purchase authorized on 10/20 Starbucks 800-782- 800-782-7282 WA S380294436389879 Card 5426		15.00	
10/22		Recurring Payment authorized on 10/21 Spotify USA 877-7781161 NY S460295538083242 Card 5426		12.99	


**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>
10/22		Purchase authorized on 10/21 Kaiser Pharm 609 Sacramento CA S380295596993409 Card 5426		34.79	
10/22		Purchase authorized on 10/21 Doordash*Wiensch 6506819470 CA S300296047667204 Card 5426		25.10	34.47
10/23		Money Transfer authorized on 10/22 From Dave Inc CA S00460297111466414 Card 5426	20.00		
10/23		Chime P2P 201023 Theresa Walker Wells Fargo	125.00		
10/23		Money Transfer authorized on 10/23 From Sekhon Gagan NY P0000000580779343 Card 5426	30.00		
10/23		Purchase authorized on 10/21 Carls Jr Restaura Sacramento CA S460295761115413 Card 5426		13.25	
10/23		Purchase authorized on 10/22 Floatme 956-4510365 TX S580296508346684 Card 5426		1.99	
10/23		Recurring Payment authorized on 10/22 Google *Lenme 855-836-3987 CA S380297109681979 Card 5426		0.99	
10/23		Recurring Payment authorized on 10/22 24 Hour Fitness US 800-4326348 CA S460297113575859 Card 5426		29.99	
10/23		Purchase authorized on 10/23 Costco Gas #0464 So Sacramento CA P00300297817090095 Card 5426		30.01	133.24
10/26		My Deals Cash Back for Starbucks (Card R	0.75		
10/26		Purchase authorized on 10/23 Sezzle Order P1 888-540-1867 MN S380297511860747 Card 5426		44.24	
10/26		Purchase authorized on 10/23 Sq *Chocho?S Tacos Sacramento CA S300297621856092 Card 5426		25.16	
10/26		Purchase authorized on 10/23 Premier Car Wash - Elk Grove CA S460297822615545 Card 5426		44.76	
10/26		Purchase authorized on 10/24 Truebill* Truebill 8778877815 MD S460298355342537 Card 5426		2.00	
10/26		Purchase authorized on 10/24 Kaiser Pharm 609 Sacramento CA S580298561193651 Card 5426		10.00	
10/26		Purchase authorized on 10/24 McDonald's F6357 Sacramento CA S580299123154439 Card 5426		6.39	1.44
10/30		The Permanente M Payroll 201024 00539846 Walker, Theresa	3,282.16		
10/30		Money Transfer authorized on 10/30 From Curo Financial KS S00580304837367084 Card 5426	255.00		
10/30		Purchase authorized on 10/29 Truebill* Truebill 8778877815 MD S300303353644698 Card 5426		12.00	
10/30		Purchase authorized on 10/30 Dave Inc Los Angeles CA S00380304519381128 Card 5426		23.99	
10/30		Purchase authorized on 10/30 Arco#82356Lakes Elk Grove CA P00000000871285346 Card 5426		44.35	
10/30		Purchase authorized on 10/30 Victoria's Secret 0398 Sacramento CA P00380304632197718 Card 5426		45.68	
10/30		Purchase authorized on 10/30 Torrid #5027 Sacramento CA P00000000973713581 Card 5426		89.72	
10/30		ATM Withdrawal authorized on 10/30 1689 Arden Way Sacramento CA 0002687 ATM ID 5476P Card 5426		200.00	
10/30		Purchase authorized on 10/30 Forever 21 Sacramento CA P00300304681877516 Card 5426		21.74	
10/30		MI Plus Membrshp Moneylion 201029 MI13051629 Walker Theresa		9.20	3,091.92
11/2		Money Transfer authorized on 10/31 From Sekhon Gagan NY P0000000073062570 Card 5426	50.00		
11/2		Money Transfer authorized on 11/01 From Sekhon Gagan NY P00000000431993476 Card 5426	30.00		
11/2		Money Transfer authorized on 11/01 From Dave Inc CA S00300306302258601 Card 5426	20.00		
11/2		Money Transfer authorized on 11/01 From Sekhon Gagan NY P00000000470938819 Card 5426	190.00		
11/2		Money Transfer authorized on 11/01 From Possible Finance TX S00300307267020256 Card 5426	125.00		


**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>
11/2		Purchase authorized on 10/30 Moneylion Instacas 888-659-8244 NY S580304373652012 Card 5426		94.98	
11/2		Recurring Payment authorized on 10/30 Sezzle Odr VA50 P3 888-540-1867 MN S460304411985819 Card 5426		49.25	
11/2		Purchase authorized on 10/30 Speedy Cash 888-3331360 KS S580304463394375 Card 5426		300.00	
11/2		Purchase authorized on 10/30 Floatme 956-4510365 TX S460304518292019 Card 5426		24.00	
11/2		Purchase authorized on 10/30 Af*Dja Properties 916-332-7430 CA S460304521453925 Card 5426		1,609.99	
11/2		Purchase authorized on 10/30 Macys Arden Fair 800-289-6229 CA S460304532453889 Card 5426		37.68	
11/2		Purchase authorized on 10/30 WWW.Kohls.Com #087 866-887-8884 OH S380304534279744 Card 5426		25.86	
11/2		Purchase authorized on 10/30 Sephora Arden Fair Sacramento CA S300304641545791 Card 5426		26.10	
11/2		Purchase authorized on 10/30 Sbarro 517 Sacramento CA S300304645431956 Card 5426		9.12	
11/2		Purchase authorized on 10/30 Spirit Airl 487024 800-7727117 FL S300304744464328 Card 5426		86.00	
11/2		Non-WF ATM Withdrawal authorized on 10/30 4490 Paradise Rd Las Vegas NV 00300305109335804 ATM ID Ax004277 Card 5426		103.00	
11/2		Non-Wells Fargo ATM Transaction Fee		2.50	
11/2		Purchase authorized on 10/31 Rematch Las Vegas NV S380305260219462 Card 5426		24.68	
11/2		Purchase authorized on 10/31 Tacos El Gordo Las Vegas NV S380305406804136 Card 5426		26.32	
11/2		Recurring Payment authorized on 10/31 Pybridgecrest 800-967-8526 AZ S300305437087304 Card 5426		539.95	
11/2		Purchase authorized on 10/31 Spirit Airl 487024 800-7727117 FL S580305731681634 Card 5426		86.00	
11/2		Purchase authorized on 10/31 Spirit Airl 487024 800-7727117 FL S580305732641545 Card 5426		30.00	
11/2		Purchase authorized on 10/31 Panda Express #112 Las Vegas NV S580305740456958 Card 5426		28.18	
11/2		Purchase authorized on 10/31 Spirit Airlines on Irving TX S460306152102074 Card 5426		24.00	
11/2		Purchase authorized on 10/31 Cvs/Pharmacy #1034 Las Vegas NV S380306189370628 Card 5426		10.83	
11/2		Purchase authorized on 11/01 Lyft *Ride Sun 1 Lyft.Com CA S460306290639552 Card 5426		28.74	
11/2		Purchase authorized on 11/01 Lyft *Ride Sun 1 Lyft.Com CA S460306300828786 Card 5426		22.64	
11/2		Purchase authorized on 11/02 Venmo* VISA Direct NY S00300307612676184 Card 5426		116.00	
11/2		Non-WF ATM Withdrawal authorized on 11/02 *Laguna Reserve Marketp Elk Grove CA 00580307662311965 ATM ID lcad0189 Card 5426		63.00	
11/2		Non-Wells Fargo ATM Transaction Fee		2.50	135.60
11/3		Vbs Eagle Valley 8888306199 201102 Plm78626 Theresa Walker	300.00		
11/3		Purchase authorized on 11/01 Linq Front Dsk Las Vegas NV S460306358218557 Card 5426		131.52	
11/3		Recurring Payment authorized on 11/02 Netflix.Com 408-5403700 CA S460307399843228 Card 5426		15.99	
11/3		Purchase authorized on 11/02 Groupon Inc Groupon.Com IL S300307682510190 Card 5426		40.00	
11/3		Purchase authorized on 11/02 Prime Video*2849C7 888-802-3080 WA S460307790054415 Card 5426		14.99	
11/3		Purchase authorized on 11/02 Prime Video*285Tq5 888-802-3080 WA S580308121130318 Card 5426		8.99	
11/3		Purchase authorized on 11/03 7-Eleven Sacramento CA P0000000585573283 Card 5426		2.83	221.28


**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/4		My Deals Cash Back for Sephora	2.61		
11/4		Purchase authorized on 11/02 McDonald's F35050 Elk Grove CA S580307664953066 Card 5426		19.58	204.31
11/5		Vbs Firstloan 8883402911 201104 FL-Z148076Z01 Theresa Walker	300.00		
11/5		Money Transfer authorized on 11/05 From Floatme Corp TX S00380310551326680 Card 5426	20.00		
11/5		Purchase authorized on 11/03 Doordash*Dickeys B 6506819470 CA S300309018109529 Card 5426		33.74	
11/5		Purchase authorized on 11/04 Prime Video*284Fb7 888-802-3080 WA S380309440099129 Card 5426		10.99	
11/5		Purchase authorized on 11/04 Apple.Com/Bill 866-712-7753 CA S380310023418828 Card 5426		1.29	
11/5		Purchase authorized on 11/04 Apple.Com/Bill 866-712-7753 CA S300310025359843 Card 5426		1.29	
11/5		Purchase authorized on 11/04 Apple.Com/Bill 866-712-7753 CA S300310026017421 Card 5426		1.29	
11/5		Purchase authorized on 11/04 Apple.Com/Bill 866-712-7753 CA S580310054018374 Card 5426		11.99	
11/5		Purchase authorized on 11/05 Venmo* VISA Direct NY S00460310736076446 Card 5426		290.00	173.72
11/6		Purchase authorized on 11/04 Starbucks 800-782- 800-782-7282 WA S580309526493950 Card 5426		20.00	
11/6		Purchase authorized on 11/04 Sprint Store #1108 Elk Grove CA S460309776943107 Card 5426		108.02	
11/6		Purchase authorized on 11/04 Amzn Mktp US*282Vu Amzn.Com/Bill WA S380310004842362 Card 5426		8.69	
11/6		Purchase authorized on 11/04 Apple.Com/Bill 800-275-2273 CA S580310026667571 Card 5426		1.29	
11/6		Purchase authorized on 11/04 Apple.Com/Bill 866-712-7753 CA S380310198205062 Card 5426		7.49	28.23
<b>Ending balance on 11/6</b>					<b>28.23</b>
<b>Totals</b>			<b>\$7,427.61</b>	<b>\$7,682.47</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.

< **Business to Business ACH:** If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.

**Items returned unpaid**

Date	Description	Amount
10/21	Tfs 888-729-2413 Tfs Pay 6364783 Theresa Walker Reference # 026073060352530	429.99

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$35.00	\$35.00

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://www.wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.




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**Monthly service fee summary (continued)**

Fee period 10/08/2020 - 11/06/2020

Standard monthly service fee \$10.00

You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. This is the final period with the fee waived. For the next fee period, you need to meet one of the requirements to avoid the monthly service fee.

**How to avoid the monthly service fee**Have any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Total number of posted debit card purchases or posted debit card payments of bills in any combination
- Age of primary account owner
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

This fee period

\$1,500.00

\$1.44 

\$500.00

\$6,269.25 

10

108 

17 - 24

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.



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\*\*\*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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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<sup>®</sup> 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](https://wellsfargo.com/mobile/payments).

