

# Wells Fargo Everyday Checking

September 28, 2020 ■ Page 1 of 7



VICTORIA LUZZI  
715 S POCAHONTAS DR  
WASHINGTON UT 84780-2037

## 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. (119)  
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 8/28	\$5,087.70
Deposits/Additions	1,094.34
Withdrawals/Subtractions	- 5,985.53
<b>Ending balance on 9/28</b>	<b>\$196.51</b>

Account number: **2143590871**

**VICTORIA LUZZI**

*Utah account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 124002971

### 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.

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**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>
8/28		Purchase authorized on 08/26 Amzn Mktp US*Mu4FG Amzn.Com/Bill WA S300239373632687 Card 0261		106.70	
8/28		Purchase authorized on 08/26 Uscb Kaiser 213-3876181 CA S380239554718772 Card 0261		17.59	
8/28		Purchase authorized on 08/26 The One and Only Saint George UT S300240228690056 Card 0261		24.25	
8/28		Purchase authorized on 08/27 First Stop Washington UT P0000000075639707 Card 0261		3.71	4,935.45
8/31		Purchase authorized on 08/27 Amzn Mktp US*MM53R Amzn.Com/Bill WA S460241095459087 Card 0261		129.48	
8/31		Purchase authorized on 08/28 Hotelscom919672930 Hotels.Com WA S300242150718189 Card 0261		76.94	
8/31		Purchase authorized on 08/28 The One and Only Saint George UT S460242247466910 Card 0261		27.75	
8/31		Purchase authorized on 08/30 Virgin River Cafe Mesquite NV S300243275499102 Card 0261		19.90	
8/31		Purchase authorized on 08/30 76 - Virgin Valley Mesquite NV S460243708825901 Card 0261		21.20	
8/31		Purchase authorized on 08/30 Fab Freddy Rive St George UT P0000000087641971 Card 0261		7.10	
8/31		Purchase authorized on 08/30 WM Superc Wal-Mart Sup Washington UT P0000000987127537 Card 0261		53.39	4,599.69
9/1		Purchase authorized on 08/30 Fab Freddy River St George UT S380243816126022 Card 0261		35.23	
9/1		Purchase authorized on 08/30 Fab Freddy River St George UT S580243825691467 Card 0261		24.79	
9/1		Purchase authorized on 08/31 Utah-Dmv Offices Salt Lake Cit UT S380244820676654 Card 0261		91.50	
9/1		Non-WF ATM Withdrawal authorized on 09/01 100 Pioneer Blvd Mesquite NV 00580245330740017 ATM ID Nvrhx01 Card 0261		502.75	
9/1		Non-Wells Fargo ATM Transaction Fee		2.50	
9/1		Purchase authorized on 09/01 Grease Monkey # St George UT P00000000184673566 Card 0261		219.35	3,723.57
9/2		Purchase authorized on 08/31 Driver License Dix Hurricane UT S380244758317504 Card 0261		52.00	3,671.57
9/3		Purchase authorized on 09/02 World Nails & Spa Washington UT S300246712320100 Card 0261		40.00	
9/3		Purchase authorized on 09/02 Venmo 855-812-4430 NY S580246713468031 Card 0261		10.00	3,621.57
9/4		83455 Grille at Dir Dep 200904 641 Victoria Luzzi	33.94		
9/4		Purchase authorized on 09/02 Del Taco #741 Washington UT S460246719501752 Card 0261		5.92	3,649.59
9/8		Purchase authorized on 09/03 The One and Only Saint George UT S460248177764633 Card 0261		8.25	
9/8		Purchase authorized on 09/04 Apple.Com/Bill 866-712-7753 CA S380248513813528 Card 0261		2.12	
9/8		Purchase authorized on 09/05 Hotelscom919680926 Hotels.Com WA S300250020015004 Card 0261		194.47	
9/8		Purchase authorized on 09/05 WM Superc Wal-Mart Sup Mesquite NV P0000000475179641 Card 0261		57.23	
9/8		Non-WF ATM Withdrawal authorized on 09/06 1 Main Street Las Vegas NV 00300250463492930 ATM ID Nvplza05 Card 0261		504.99	
9/8		Non-Wells Fargo ATM Transaction Fee		2.50	
9/8		Non-WF ATM Withdrawal authorized on 09/06 1 Main Street Las Vegas NV 00580250570277972 ATM ID Nvplza05 Card 0261		504.99	
9/8		Non-Wells Fargo ATM Transaction Fee		2.50	2,372.54
9/9		Purchase authorized on 09/05 Plaza Front Desk Las Vegas NV S580250159020209 Card 0261		28.25	2,344.29
9/10		Purchase authorized on 09/08 Phillips 66 - Wash Washington UT S380253062249442 Card 0261		39.46	2,304.83


**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>
9/11		Purchase authorized on 09/09 Market@Work 206737 Renton WA S580253616658386 Card 0261		1.09	
9/11		Purchase authorized on 09/09 Apple.Com/Bill 800-275-2273 CA S380253805926879 Card 0261		6.39	2,297.35
9/14		Purchase authorized on 09/10 Market@Work 206737 Renton WA S460254614392954 Card 0261		5.24	
9/14		Purchase authorized on 09/12 Sprint Wireless 800-639-6111 KS S380256617665468 Card 0261		218.01	
9/14		Non-WF ATM Withdrawal authorized on 09/13 100 Pioneer Blvd Mesquite NV 00580257438032094 ATM ID Nvrhx09 Card 0261		502.75	
9/14		Non-Wells Fargo ATM Transaction Fee		2.50	
9/14		Non-WF ATM Withdrawal authorized on 09/13 100 Pioneer Blvd Mesquite NV 00580257703686228 ATM ID Nvrhx09 Card 0261		502.75	
9/14		Non-Wells Fargo ATM Transaction Fee		2.50	
9/14		Non-WF ATM Withdrawal authorized on 09/13 100 Pioneer Blvd Mesquite NV 00300258150339990 ATM ID Nvrhx05 Card 0261		302.75	
9/14		Non-Wells Fargo ATM Transaction Fee		2.50	758.35
9/15		Non-WF ATM Withdrawal authorized on 09/15 100 Pioneer Blvd Mesquite NV 00580259489034059 ATM ID Nvrhx06 Card 0261		302.75	
9/15		Non-Wells Fargo ATM Transaction Fee		2.50	
9/15		Non-WF ATM Withdrawal authorized on 09/15 100 Pioneer Blvd Mesquite NV 00460259809175464 ATM ID Nvrhx03 Card 0261		202.75	
9/15		Non-Wells Fargo ATM Transaction Fee		2.50	
9/15		Non-WF ATM Withdrawal authorized on 09/15 100 Pioneer Blvd Mesquite NV 00580259862135411 ATM ID Nvrhx01 Card 0261		82.75	
9/15		Non-Wells Fargo ATM Transaction Fee		2.50	162.60
9/16		Casdu Child Sup CA06000 200915 Dsb000133391503 Victoria L Luzzi	352.50		
9/16		Purchase authorized on 09/14 Market@Work 206737 Renton WA S300258616502773 Card 0261		3.37	
9/16		Recurring Payment authorized on 09/14 Dairyland 800-334-0090 WI S460259218314988 Card 0261		132.73	
9/16		Purchase authorized on 09/16 Washington Hart Washington UT P00000000031393098 Card 0261		35.72	343.28
9/18		16771 Wilson Ele Dir Dep 200918 929 Victoria L. Luzzi	340.86		
9/18		Purchase authorized on 09/16 Market@Work 206737 Renton WA S580260622963594 Card 0261		1.76	
9/18		Purchase authorized on 09/16 Market@Work 206737 Renton WA S580260712169103 Card 0261		1.76	
9/18		Purchase authorized on 09/16 Jack IN The Box 01 435-656-4450 UT S380260820234205 Card 0261		8.71	
9/18		Non-WF ATM Withdrawal authorized on 09/18 7300 N Aliante Par North Las Veg NV 00300262288533025 ATM ID Cpsa0016 Card 0261		303.99	
9/18		Non-Wells Fargo ATM Transaction Fee		2.50	
9/18		Non-WF ATM Withdrawal authorized on 09/18 950 W Mesquite Blvd Mesquite NV 00580262464680121 ATM ID Nvcrax01 Card 0261		302.75	
9/18		Non-Wells Fargo ATM Transaction Fee		2.50	60.17
9/22		Mobile Deposit : Ref Number :917220394534	85.10		145.27
9/23		Recurring Payment authorized on 09/21 Paylink-Veh Cov 800-839-7940 IL S380266232447452 Card 0261		146.40	-1.13
9/25		16771 Wilson Ele Dir Dep 200925 929 Victoria L. Luzzi	281.94		
9/25		Recurring Payment authorized on 09/24 Spotify USA 877-7781161 NY S580268715514497 Card 0261		10.66	270.15
9/28		Purchase authorized on 09/25 282 - Wtlv III Las Vegas NV S580270098773146 Card 0261		10.84	
9/28		Purchase authorized on 09/25 Viva Vegas Bally's Las Vegas NV S580270174033181 Card 0261		8.65	

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/28		Purchase authorized on 09/26 Stickr LLC 702-8051854 UT S580270285884419 Card 0261		9.99	
9/28		Purchase authorized on 09/27 Chevron 0210086 Las Vegas NV S460272095998207 Card 0261		44.16	196.51
<b>Ending balance on 9/28</b>					<b>196.51</b>
<b>Totals</b>			<b>\$1,094.34</b>	<b>\$5,985.53</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.

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$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.

**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 08/28/2020 - 09/28/2020	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	-\$1.13 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,009.24 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	41 <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.



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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.

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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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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



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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.

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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.

