

# Wells Fargo Everyday Checking

November 17, 2020 ■ Page 1 of 7



ZULEIMA MONTOYA  
22343 PERALTA ST  
HAYWARD CA 94541-3921

## 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 type="checkbox"/>            | Auto Transfer/Payment | <input checked="" type="checkbox"/> |
| Online Statements  | <input checked="" type="checkbox"/> | Overdraft Protection  | <input type="checkbox"/>            |
| Mobile Banking     | <input 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 10/17     | \$8.70         |
| Deposits/Additions             | 5,723.64       |
| Withdrawals/Subtractions       | - 5,702.17     |
| <b>Ending balance on 11/17</b> | <b>\$30.17</b> |

Account number: **7307315718**

**ZULEIMA MONTOYA**

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.

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**Transaction history**

| <i>Date</i> | <i>Check<br/>Number</i> | <i>Description</i>  | <i>Deposits/<br/>Additions</i> | <i>Withdrawals/<br/>Subtractions</i> | <i>Ending daily<br/>balance</i> |
|-------------|-------------------------|---|--------------------------------|--------------------------------------|---------------------------------|
| 10/19       |                         | Money Transfer authorized on 10/18 From Postmates Courier<br>Paym CA S00460293153083914 Card 0059     | 369.15                         |                                      |                                 |
| 10/19       |                         | Purchase authorized on 10/16 Chevron 0304092 San Jose CA<br>S300291248405797 Card 0059                |                                | 7.70                                 |                                 |
| 10/19       |                         | Purchase authorized on 10/19 Chevron/Csi-090787/1727 San<br>Francisco CA P00580293839713352 Card 0059 |                                | 4.10                                 |                                 |
| 10/19       |                         | Safecharge Digit lat Paypal 201019 1010784142684 Zuleima<br>Montoya                                   |                                | 4.99                                 | 361.06                          |
| 10/20       |                         | Purchase authorized on 10/19 Chevron 0090787 San Francisco<br>CA S380293837553588 Card 0059           |                                | 10.09                                |                                 |
| 10/20       |                         | Purchase authorized on 10/19 Cost-U-Less Insu 800-390-4071 CA<br>S460293851764385 Card 0059           |                                | 270.00                               |                                 |
| 10/20       |                         | Purchase authorized on 10/19 World Oil #76 Hayward CA<br>P0000000773517995 Card 0059                  |                                | 20.04                                |                                 |
| 10/20       |                         | Capital One Mobile Pmt 201019 029339800594842 Montoya<br>Lopezuleima                                  |                                | 150.00                               | -89.07                          |
| 10/21       |                         | Purchase authorized on 10/19 Ezbuy Esales 888-949-2732 CA<br>S580293851748956 Card 0059               |                                | 20.00                                | -109.07                         |
| 10/23       |                         | Reversal of Overdraft Fee   | 35.00                          |                                      |                                 |
| 10/23       |                         | Reversal of Overdraft Fee   | 35.00                          |                                      |                                 |
| 10/23       |                         | Reversal of Overdraft Fee   | 35.00                          |                                      |                                 |
| 10/23       |                         | Reversal of Overdraft Fee   | 35.00                          |                                      |                                 |
| 10/23       |                         | Money Transfer authorized on 10/23 From Postmates Inc. CA<br>S00300297626438027 Card 0059             | 15.24                          |                                      |                                 |
| 10/23       |                         | Online Transfer From Montoya Z Everyday Checking xxxxxx0345<br>Ref #lb093Ymzr2 on 10/23/20            | 8.50                           |                                      |                                 |
| 10/23       |                         | Online Transfer to Montoya Z Everyday Checking xxxxxx3989 Ref<br>#lb093Yncby on 10/23/20              |                                | 4.47                                 |                                 |
| 10/23       |                         | ATT Payment 102220 910291012Epayu Zuleima Montoya   |                                | 49.99                                | 0.21                            |
| 10/26       |                         | Card Final Credit 11023208343   | 42.51                          |                                      | 42.72                           |
| 10/27       |                         | Online Transfer From Montoya Z Everyday Checking xxxxxx0345<br>Ref #lb094Ljjdc on 10/27/20            | 96.00                          |                                      |                                 |
| 10/27       |                         | Apoyo Financiero BILLPAY SD1300 39779108 Zuleima Montoya  |                                | 100.00                               | 38.72                           |
| 10/28       |                         | Purchase authorized on 10/27 Blue Line Pizza - Burlingame CA<br>S580302079524753 Card 0059            |                                | 10.67                                |                                 |
| 10/28       |                         | Purchase authorized on 10/28 Golden Eagle Gas Morgan Hill CA<br>P00460302582319078 Card 0059          |                                | 30.58                                | -2.53                           |
| 10/30       |                         | ATM Cash Deposit on 10/30 3 Tunstead Ave San Anselmo CA<br>0005205 ATM ID 0440D Card 0059             | 900.00                         |                                      |                                 |
| 10/30       |                         | Money Transfer authorized on 10/30 From Postmates Inc. CA<br>S00460304789503749 Card 0059             | 16.01                          |                                      | 913.48                          |
| 11/2        |                         | ATM Check Deposit on 11/02 468 Columbus Ave San Francisco<br>CA 0001596 ATM ID 0008C Card 0059        | 1,543.70                       |                                      |                                 |
| 11/2        |                         | Purchase authorized on 10/30 Shell Service Station South San Fra<br>CA P00380305160101238 Card 0059   |                                | 18.43                                |                                 |
| 11/2        |                         | Purchase authorized on 10/30 Morgan Hill Mark 16935 MO<br>Morgan Hill CA P00380305238762562 Card 0059 |                                | 24.98                                |                                 |
| 11/2        |                         | Purchase authorized on 10/31 Golden Eagle Gas Morgan Hill CA<br>P00300305715549382 Card 0059          |                                | 41.55                                |                                 |
| 11/2        |                         | Zelle to Dads Mom on 10/31 Ref #Rp095Gtqsy  |                                | 300.00                               |                                 |
| 11/2        |                         | Purchase authorized on 10/31 Morgan Hill Mark 16935 MO<br>Morgan Hill CA P00300306164264890 Card 0059 |                                | 22.51                                |                                 |
| 11/2        |                         | Purchase authorized on 10/31 Tst* Granada Theat Morgan Hill CA<br>S460306202785129 Card 0059          |                                | 90.85                                |                                 |
| 11/2        |                         | Purchase authorized on 11/01 Autozone 4048 16025 Mont<br>Morgan Hill CA P00460306750868399 Card 0059  |                                | 3.26                                 |                                 |
| 11/2        |                         | Purchase authorized on 11/01 O'Reilly Auto Parts 3522 Morgan<br>Hill CA P00460306755778092 Card 0059  |                                | 42.35                                |                                 |
| 11/2        |                         | Purchase authorized on 11/01 Tst* Granada Theat Morgan Hill CA<br>S380307127894062 Card 0059          |                                | 39.43                                |                                 |


**Transaction history (continued)**

| <i>Date</i> | <i>Check<br/>Number</i> | <i>Description</i>  | <i>Deposits/<br/>Additions</i> | <i>Withdrawals/<br/>Subtractions</i> | <i>Ending daily<br/>balance</i> |
|-------------|-------------------------|---|--------------------------------|--------------------------------------|---------------------------------|
| 11/2        |                         | Purchase authorized on 11/02 Golden Eagle Gas Morgan Hill CA<br>P00380307624430696 Card 0059  |                                | 25.49                                |                                 |
| 11/2        |                         | Purchase authorized on 11/02 Safeway #2887 Sunnyvale CA<br>P00300307799221768 Card 0059   |                                | 14.31                                | 1,834.02                        |
| 11/3        |                         | Purchase authorized on 11/01 Starbucks Store 08 Morgan Hill CA<br>S380306771144842 Card 0059  |                                | 10.30                                |                                 |
| 11/3        |                         | Purchase authorized on 11/02 Cost-U-Less Insu 800-390-4071 CA<br>S580307289530565 Card 0059   |                                | 159.55                               |                                 |
| 11/3        |                         | Purchase authorized on 11/02 Iherb Iherb.Com Iherb.Com CA<br>S300307704786476 Card 0059   |                                | 25.27                                |                                 |
| 11/3        |                         | Purchase authorized on 11/02 Paypal *Comfortwhe<br>402-935-7733 CA S380308015516206 Card 0059   |                                | 6.57                                 |                                 |
| 11/3        |                         | Purchase authorized on 11/02 Ebay O*25-05996-46 408-3766151<br>CA S300308020108767 Card 0059  |                                | 12.04                                |                                 |
| 11/3        |                         | Purchase authorized on 11/02 El Rancho Super Castro Valley CA<br>P00000000370056255 Card 0059   |                                | 33.45                                |                                 |
| 11/3        |                         | Zelle to Dad Ref #Pp095Zd9Lm  |                                | 10.00                                |                                 |
| 11/3        |                         | Zelle to Dad on 11/03 Ref #Rp095Zgltt   |                                | 490.00                               |                                 |
| 11/3        |                         | ATM Withdrawal authorized on 11/03 3 Tunstead Ave San<br>Anselmo CA 0005697 ATM ID 0440D Card 0059  |                                | 500.00                               |                                 |
| 11/3        |                         | Midland Credit M Payment 201103 25551839 Zuleima Montoya  |                                | 97.82                                | 489.02                          |
| 11/4        |                         | Recurring Payment authorized on 11/02 Legalshield *Membr<br>800-6547757 OK S380307398214269 Card 0059   |                                | 24.95                                |                                 |
| 11/4        |                         | Purchase authorized on 11/04 Shell Service Station Morgan Hill<br>CA P00580309627226052 Card 0059   |                                | 5.30                                 |                                 |
| 11/4        |                         | Purchase authorized on 11/04 San Mateo San Mateo CA<br>P00000000779458747 Card 0059   |                                | 1.49                                 | 457.28                          |
| 11/5        |                         | Purchase authorized on 11/05 Andoil Walnut Creek CA<br>P00000000976940348 Card 0059   |                                | 10.00                                |                                 |
| 11/5        |                         | Purchase authorized on 11/05 A&A Gas and Food Mart San Carlos<br>CA P00580311030967564 Card 0059  |                                | 3.67                                 | 443.61                          |
| 11/6        |                         | Online Transfer From Montoya Z Everyday Checking xxxxxx0345<br>Ref #Ib096Lsw5F on 11/06/20  | 307.00                         |                                      |                                 |
| 11/6        |                         | Purchase authorized on 11/04 Apple.Com/Bill 866-712-7753 CA<br>S380309733547399 Card 0059   |                                | 8.97                                 |                                 |
| 11/6        |                         | Recurring Payment authorized on 11/05 Apple.Com/Bill<br>866-712-7753 CA S460310687310756 Card 0059  |                                | 9.99                                 |                                 |
| 11/6        |                         | Purchase authorized on 11/05 A&A Gas and Food M San Carlos<br>CA S580311029055784 Card 0059   |                                | 10.19                                |                                 |
| 11/6        |                         | Recurring Transfer to Montoya Z Everyday Checking Ref<br>#Op096J7TF8 xxxxxx0345   |                                | 300.00                               |                                 |
| 11/6        |                         | ATM Cash Approved In Overdraft authorized on 11/06 6465<br>Almaden Rd San Jose CA 0006986 ATM ID 0462A Card 0059                              |                                | 400.00                               | 21.46                           |
| 11/9        |                         | Overdraft Fee for a Transaction Posted on 11/06 \$400.00 ATM<br>Cash Approved In Overdraft authorized on 11/06 6465 Almaden<br>Rd San Jose CA |                                | 35.00                                |                                 |
| 11/9        |                         | Zelle From Mauricio Pacheco on 11/06 Ref # Bws0Fo7Z3Je4   | 100.00                         |                                      |                                 |
| 11/9        |                         | Money Transfer authorized on 11/08 From Postmates Courier<br>Paym CA S00300313697907222 Card 0059   | 115.44                         |                                      |                                 |
| 11/9        |                         | ATM Cash Deposit on 11/09 490 Broadway Millbrae CA 0007975<br>ATM ID 0240D Card 0059  | 400.00                         |                                      |                                 |
| 11/9        |                         | Purchase authorized on 11/05 Clean Machine Carw San Carlos CA<br>S580310853953044 Card 0059   |                                | 12.00                                |                                 |
| 11/9        |                         | Purchase authorized on 11/06 Jack IN The Box 05 San Francisco<br>CA S460312093890058 Card 0059  |                                | 3.53                                 |                                 |
| 11/9        |                         | ATM Cash Approved In Overdraft authorized on 11/06 1172 A St<br>Hayward CA 0007814 ATM ID 0122C Card 0059                                     |                                | 300.00                               |                                 |
| 11/9        |                         | Online Transfer to Montoya Z Everyday Checking xxxxxx0345 Ref<br>#Ib0973Nbzt on 11/09/20  |                                | 258.00                               |                                 |
| 11/9        |                         | Epoch Eu Ltd lat Paypal 201109 1011024141344 Zuleima<br>Montoya   |                                | 29.99                                | -1.62                           |


**Transaction history (continued)**

| <i>Date</i> | <i>Check<br/>Number</i> | <i>Description</i>   | <i>Deposits/<br/>Additions</i> | <i>Withdrawals/<br/>Subtractions</i> | <i>Ending daily<br/>balance</i> |
|-------------|-------------------------|--|--------------------------------|--------------------------------------|---------------------------------|
| 11/10       |                         | Money Transfer authorized on 11/10 From Postmates Courier<br>Paym CA S00380315692069363 Card 0059              | 23.97                          |                                      |                                 |
| 11/10       |                         | Online Transfer to Montoya Z Everyday Checking xxxxxx0345 Ref<br>#Ib09787Rx5 on 11/10/20                       |                                | 22.00                                | 0.35                            |
| 11/12       |                         | Purchase Return authorized on 11/10 Iherb Iherb.Com Iherb.Com<br>CA S300307704786476 Card 0059                 | 25.27                          |                                      |                                 |
| 11/12       |                         | Vbs Zocaloans 8889801532 201111 Plm2953990 Zuleima<br>Montoya  | 700.00                         |                                      |                                 |
| 11/12       |                         | Online Transfer From Montoya Z Everyday Checking xxxxxx0345<br>Ref #Ib097Gn4M9 on 11/11/20                     | 30.00                          |                                      |                                 |
| 11/12       |                         | Online Transfer From Montoya Z Everyday Checking xxxxxx0345<br>Ref #Ib097Jpnp3 on 11/12/20                     | 250.00                         |                                      |                                 |
| 11/12       |                         | Online Transfer to Montoya Z Everyday Checking xxxxxx0345 Ref<br>#Ib097Kphyc on 11/12/20                       |                                | 550.00                               |                                 |
| 11/12       |                         | Online Transfer to Montoya Z Everyday Checking xxxxxx0345 Ref<br>#Ib097Kpsz3 on 11/12/20                       |                                | 400.00                               | 55.62                           |
| 11/13       |                         | Online Transfer From Montoya Z Everyday Checking xxxxxx0345<br>Ref #Ib097Rtnl4 on 11/13/20                     | 10.00                          |                                      |                                 |
| 11/13       |                         | Online Transfer From Montoya Z Everyday Checking xxxxxx0345<br>Ref #Ib097Vybf7 on 11/13/20                     | 40.00                          |                                      |                                 |
| 11/13       |                         | Purchase authorized on 11/11 Jack IN The Box 04 San Bruno CA<br>S300317116804522 Card 0059                     |                                | 24.09                                |                                 |
| 11/13       |                         | Opensky Mobile Pym 203170197465600 Zuleima Montoya   |                                | 40.00                                | 41.53                           |
| 11/16       |                         | Overdraft Fee for a Transaction Posted on 11/13 \$40.00 Opensky<br>Mobile Pym 203170197465 600 Zuleima Montoya |                                | 35.00                                |                                 |
| 11/16       |                         | Card Provisional Credit 11103206718  | 90.85                          |                                      |                                 |
| 11/16       |                         | Online Transfer From Montoya Z Everyday Checking xxxxxx0345<br>Ref #Ib097Yjdpt on 11/14/20                     | 12.00                          |                                      |                                 |
| 11/16       |                         | Online Transfer From Montoya Z Everyday Checking xxxxxx0345<br>Ref #Ib09824L5D on 11/14/20                     | 50.00                          |                                      |                                 |
| 11/16       |                         | Online Transfer From Montoya Z Everyday Checking xxxxxx0345<br>Ref #Ib0982Bdcr on 11/14/20                     | 30.00                          |                                      |                                 |
| 11/16       |                         | Online Transfer From Montoya Z Everyday Checking xxxxxx0345<br>Ref #Ib0987Y7Kz on 11/15/20                     | 30.00                          |                                      |                                 |
| 11/16       |                         | Online Transfer From Montoya Z Everyday Checking xxxxxx0345<br>Ref #Ib098Cpv9Q on 11/16/20                     | 24.00                          |                                      |                                 |
| 11/16       |                         | Online Transfer From Montoya Z Everyday Checking xxxxxx0345<br>Ref #Ib098D8R28 on 11/16/20                     | 300.00                         |                                      |                                 |
| 11/16       |                         | Purchase authorized on 11/13 Doordash*Sushi Hin<br>WWW.Doordash. CA S300319051673294 Card 0059                 |                                | 32.73                                |                                 |
| 11/16       |                         | Recurring Payment authorized on 11/14 Experian* Credit R<br>479-3436237 CA S300319382521325 Card 0059          |                                | 19.99                                |                                 |
| 11/16       |                         | Purchase authorized on 11/14 Nueve San Bruno CA<br>S300320014022613 Card 0059                                  |                                | 55.99                                |                                 |
| 11/16       |                         | Online Transfer to Montoya Z Everyday Checking xxxxxx0345 Ref<br>#Ib098DI65Y on 11/16/20                       |                                | 300.00                               | 134.67                          |
| 11/17       |                         | Online Transfer From Montoya Z Everyday Checking xxxxxx0345<br>Ref #Ib098Jlpcf on 11/17/20                     | 13.00                          |                                      |                                 |
| 11/17       |                         | Online Transfer From Montoya Z Everyday Checking xxxxxx0345<br>Ref #Ib098Kkzrh on 11/17/20                     | 41.00                          |                                      |                                 |
| 11/17       |                         | Purchase authorized on 11/15 My Pizza Morgan Hill CA<br>S380321015810275 Card 0059                             |                                | 59.00                                |                                 |
| 11/17       |                         | Purchase authorized on 11/16 Fandango 8668575191 CA<br>S300322151303244 Card 0059                              |                                | 31.08                                |                                 |

**Transaction history (continued)**

| Date                           | Check Number | Description   | Deposits/<br>Additions | Withdrawals/<br>Subtractions | Ending daily<br>balance |
|--------------------------------|--------------|---|------------------------|------------------------------|-------------------------|
| 11/17                          |              | Purchase authorized on 11/17 Econo Gas San Bruno CA<br>P00000000377468062 Card 0059 |                        | 18.09                        |                         |
| 11/17                          |              | Capital One Mobile Pmt 2011116 3B3Zs3Xchavps5x Zuleima<br>Montoya Lopez             |                        | 50.33                        | 30.17                   |
| <b>Ending balance on 11/17</b> |              |   |                        |                              | <b>30.17</b>            |
| <b>Totals</b>                  |              |   | <b>\$5,723.64</b>      | <b>\$5,702.17</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     | \$70.00                     | \$420.00           |
| Total Returned Item Fees | \$0.00                      | \$105.00           |

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<sup>®</sup> Benefits**

|   | Total this statement period | Total year-to-date |
|---|-----------------------------|--------------------|
| Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded | 0                           | 4                  |
| Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded | \$0.00                      | \$140.00           |

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

| Fee period 10/17/2020 - 11/17/2020  | 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   | \$500.00                             | -\$2.53 <input type="checkbox"/>             |
| · Total amount of qualifying direct deposits  | \$500.00                             | \$700.00 <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**

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



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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).

