

Wells Fargo Everyday Checking

October 26, 2020 ■ Page 1 of 6



KEION A ANDERSON
325 E BRADLEY AVE APT 147
EL CAJON CA 92021-2929

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (114)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>



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 9/25	\$1.16
Deposits/Additions	5,385.96
Withdrawals/Subtractions	- 5,176.68
Ending balance on 10/26	\$210.44

Account number: **5471343128**

KEION A ANDERSON

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>
10/5		Nomad Temporary Direct Dep 201005 930316671730Njz Anderson,Keion	2,430.67		
10/5		Purchase authorized on 10/03 USA*Nifty Quarter LA Mesa CA S580277601682389 Card 5587		7.50	
10/5		Non-WF ATM Withdrawal authorized on 10/03 8848 Troy Spring Valley CA 00580277607528525 ATM ID NH100508 Card 5587		83.50	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		Purchase authorized on 10/03 Shinar Pizza Market El Cajon CA P0000000234304496 Card 5587		8.03	
10/5		Purchase authorized on 10/03 Speedway 1525 North Magno El Cajon CA P00580278000086472 Card 5587		12.61	
10/5		Purchase authorized on 10/03 Slice*Milospizzasu Slicelife.Com NY S460278001879817 Card 5587		30.11	
10/5		Purchase authorized on 10/03 Kaelins Market El Cajon CA P00460278013964938 Card 5587		15.82	
10/5		Purchase with Cash Back \$ 100.00 authorized on 10/03 Wal-Mart Wal-Mart Sup El Cajon CA P00000000887683219 Card 5587		136.00	
10/5		Purchase authorized on 10/04 Bradley Market Liquor El Cajon CA P0000000485042822 Card 5587		11.95	
10/5		Purchase with Cash Back \$ 100.00 authorized on 10/04 Food4Less 444 Broadway El Cajon CA P00000000780367145 Card 5587		122.93	
10/5		Non-WF ATM Withdrawal authorized on 10/04 340 E Bradley Ave El Cajon CA 00380279019864722 ATM ID NH054763 Card 5587		122.00	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		Purchase authorized on 10/04 Shinar Pizza Market El Cajon CA P00000000882555053 Card 5587		15.95	1,860.43
10/6		Purchase authorized on 10/03 Aci*Uac 800-252-9638 NE S580277664083442 Card 5587		209.50	
10/6		Purchase authorized on 10/05 Bradley Market Liquor El Cajon CA P0000000486845791 Card 5587		32.62	
10/6		Purchase authorized on 10/06 Food4Less 444 Broadway El Cajon CA P00000000479174476 Card 5587		29.84	1,588.47
10/7		Purchase authorized on 10/06 Clairemont Auto San Diego CA P00000000785608351 Card 5587		48.47	
10/7		Progressgmt-596 Web Pmts 100720 57Wbk6 Keionanderson		900.00	640.00
10/8		Purchase authorized on 10/07 Paypal *Espn Plus 402-935-7733 NY S580281554005685 Card 5587		4.99	
10/8		Purchase authorized on 10/07 Plaza Market El Cajon CA P00000000573587561 Card 5587		5.20	
10/8		Non-WF ATM Withdrawal authorized on 10/08 8848 Troy Spring Valley CA 00380282521229703 ATM ID NH100508 Card 5587		83.50	
10/8		Non-Wells Fargo ATM Transaction Fee		2.50	543.81
10/9		Purchase authorized on 10/09 Shinar Pizza Market El Cajon CA P00000000583797954 Card 5587		10.14	
10/9		Possible Finance Payment B38F49C923D9405 Keion Anderson		55.88	477.79
10/13		Money Transfer authorized on 10/10 From Keion Anderson CA S00580284690092726 Card 5587	24.62		
10/13		Purchase authorized on 10/10 Paypal *Playstatio 402-935-7733 CA S380284698131067 Card 5587		9.99	
10/13		Purchase authorized on 10/10 Arco #42696 El Cajon CA P00000000183457781 Card 5587		22.15	
10/13		Purchase authorized on 10/10 USA*Vend at Air SE El Cajon CA S300284762310815 Card 5587		1.75	
10/13		Purchase with Cash Back \$ 60.00 authorized on 10/10 Food4Less 444 Broadway El Cajon CA P00000000370612085 Card 5587		136.59	
10/13		Non-WF ATM Withdrawal authorized on 10/10 8848 Troy Spring Valley CA 00580284835053259 ATM ID NH100508 Card 5587		83.50	
10/13		Non-Wells Fargo ATM Transaction Fee		2.50	245.93



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>
10/14		Cox Comm San Bank Draft 101320 541003609914001 Keion Anderson		248.23	
10/14		Bank of America Fndtrnsfr 201013 Anderson,Keion, Anderson,Keion,A	50.00		
10/14		Recurring Payment authorized on 10/13 Paypal *Netflix.CO 402-935-7733 CA S580287403982476 Card 5587		15.99	31.71
10/19		Purchase authorized on 10/17 Bradley Market Liquor El Cajon CA P0000000982660335 Card 5587		23.39	8.32
10/20		Nomad Temporary Direct Dep 201020 927916723037Njz Anderson,Keion	2,430.67		
10/20		Purchase authorized on 10/19 Pp*Google Disney M 402-935-7733 CA S300293820768646 Card 5587		6.99	
10/20		Purchase authorized on 10/20 Wal-Mart Wal-Mart Sup El Cajon CA P0000000973798592 Card 5587		39.46	
10/20		Aci Payments Inc Aci Carhop 201020 398729 Keion A Anderson		209.50	2,183.04
10/21		Bank of America Fndtrnsfr 201020 Anderson,Keion, Anderson,Keion,A	400.00		
10/21		Purchase authorized on 10/20 The General 800 28 800-2801466 TN S580294566755145 Card 5587		124.52	
10/21		Purchase authorized on 10/20 Amazon.Com*2T0Yn90 Amzn.Com/Bill WA S300294754298785 Card 5587		179.34	
10/21		Purchase authorized on 10/21 Shinar Pizza Market El Cajon CA P0000000077517908 Card 5587		19.23	
10/21		Sprint8006396111 Achbillpay Oct 20 xxxxx2459 Keion Anderson		515.36	1,744.59
10/22		Purchase authorized on 10/21 Paypal *Playstatio 402-935-7733 CA S380295627755010 Card 5587		9.99	
10/22		Purchase authorized on 10/22 Wal-Mart Wal-Mart Sto El Cajon CA P00000000333647682 Card 5587		12.18	
10/22		Purchase authorized on 10/22 Food4Less 444 Broadway El Cajon CA P00000000589774638 Card 5587		21.64	
10/22		Non-WF ATM Withdrawal authorized on 10/22 8848 Troy Spring Valley CA 00580296546640027 ATM ID NH100508 Card 5587		63.50	
10/22		Non-Wells Fargo ATM Transaction Fee		2.50	
10/22		Purchase authorized on 10/22 7-Eleven El Cajon CA P00000000771423344 Card 5587		7.21	
10/22		Progressmgmt-596 Web Pmts 102220 NV8Bl6 Keionanderson		825.00	802.57
10/23		Purchase authorized on 10/21 Amzn Install*2T77R Amzn.Com/Bill WA S580296037738670 Card 5587		175.36	
10/23		Purchase authorized on 10/21 Party City Bopis 800-727-8924 NJ S580296155345336 Card 5587		9.63	
10/23		Purchase authorized on 10/21 Party City Bopis 800-727-8924 NJ S460296207716119 Card 5587		0.03	
10/23		Purchase authorized on 10/23 Bradley Market Liquor El Cajon CA P00000000271583850 Card 5587		25.15	
10/23		Non-WF ATM Withdrawal authorized on 10/23 10475 Valley Waters Dr. Spring Valley CA 00300297861469676 ATM ID P400452 Card 5587		124.00	
10/23		Non-Wells Fargo ATM Transaction Fee		2.50	
10/23		Purchase authorized on 10/23 El Cajon Grocer El Cajon CA P00000000281175270 Card 5587		16.00	
10/23		Possible Finance Payment 57Ae9DD5F32646B Keion Anderson		55.88	394.02
10/26		Bank of America Fndtrnsfr 201023 Anderson,Keion, Anderson,Keion,A	50.00		
10/26		Purchase authorized on 10/22 Slice*Milospizzasu Slicelife.Com NY S300297101800793 Card 5587		20.39	
10/26		Purchase authorized on 10/23 76 - United Oil 2 El Cajon CA S580298003362602 Card 5587		13.18	
10/26		Purchase authorized on 10/23 Neighborhood Farms Mar San Diego CA P00000000733650211 Card 5587		32.20	
10/26		Purchase with Cash Back \$ 80.00 authorized on 10/25 Food4Less 444 Broadway El Cajon CA P00000000732500969 Card 5587		99.48	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/26		Non-WF ATM Withdrawal authorized on 10/25 10475 Valley Waters Dri Spring Valley CA 00300299564248904 ATM ID P376864 Card 5587		43.00	
10/26		Non-Wells Fargo ATM Transaction Fee		2.50	
10/26		Purchase authorized on 10/25 Paypal *Ufc.Tv 402-935-7733 NY S380299863156496 Card 5587		9.99	
10/26		Purchase authorized on 10/26 Big Lots 1085 E Main El Cajon CA P0000000031862463 Card 5587		5.50	
10/26		Purchase authorized on 10/26 Shinar Pizza Market El Cajon CA P00000000577813008 Card 5587		7.34	210.44
Ending balance on 10/26					210.44
Totals			\$5,385.96	\$5,176.68	

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 Rewind[®] Benefits

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

Year-to-date totals reflect fees waived since the first full statement period of the calendar year. Amounts shown do not include any additional waivers and refunds of Overdraft Protection Advance Fees due to advances from credit cards.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/25/2020 - 10/26/2020 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	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$2.30 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$5,361.34 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	43 <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:

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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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.

