

# Wells Fargo Business Choice Checking

August 31, 2020 ■ Page 1 of 8



ALFRED L LOPEZ  
DBA LOPEZ LANDSCAPE CONSTRUCTION  
2706 W ASHLAN AVE SPC 223  
FRESNO CA 93705-1711

## Questions?

Available by phone 24 hours a day, 7 days a week:

Telecommunications Relay Services calls accepted

**1-800-CALL-WELLS** (1-800-225-5935)

TTY: 1-800-877-4833

En español: 1-877-337-7454

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Write: Wells Fargo Bank, N.A. (114)

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Portland, OR 97228-6995

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## Account options

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

Business Online Banking   
Online Statements   
Business Bill Pay   
Business Spending Report   
Overdraft Protection



## IMPORTANT ACCOUNT INFORMATION

We're making important changes to the terms and conditions of several of our accounts. If these changes affect you, a detailed message is included below your transaction detail for each impacted account.

### Statement period activity summary

Beginning balance on 8/1	\$59.32
Deposits/Credits	9,900.76
Withdrawals/Debits	- 9,708.57
<b>Ending balance on 8/31</b>	<b>\$251.51</b>
Average ledger balance this period	\$747.91

Account number: **9636286743**

**ALFRED L LOPEZ**

**DBA LOPEZ LANDSCAPE CONSTRUCTION**

*California account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 121042882

For Wire Transfers use

Routing Number (RTN): 121000248



**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/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
8/3		ATM Cash Deposit on 08/03 4472 W Shaw Ave Suite 101 Fresno CA 0005969 ATM ID 9958T Card 7422	100.00		
8/3		Purchase authorized on 07/30 Mojang Stockholm Swe S460213097900301 Card 7422		26.95	
8/3		Purchase authorized on 07/31 McDonald's M7116 O Fresno CA S300213429847206 Card 7422		1.08	
8/3		Purchase authorized on 07/31 McDonald's F7932 Fresno CA S300213550751643 Card 7422		10.12	
8/3		Purchase authorized on 07/31 McDonald's M7116 O Fresno CA S460213719416086 Card 7422		1.08	
8/3		Purchase authorized on 07/31 McDonald's F11496 Fresno CA S460214140933379 Card 7422		5.61	
8/3		Purchase authorized on 08/01 McDonald's F11496 Fresno CA S380214525271451 Card 7422		1.08	
8/3		Purchase authorized on 08/01 Bb Diner Fresno #2 Fresno CA S300214580225171 Card 7422		38.17	
8/3		Purchase authorized on 08/01 IN N Out Burger 08 Fresno CA S580214693434228 Card 7422		23.21	
8/3		Purchase authorized on 08/01 Carls Jr 1107547 Fresno CA S580215129878177 Card 7422		35.84	
8/3		Purchase authorized on 08/02 McDonald's F7818 Fresno CA S300216027071864 Card 7422		1.08	15.10
8/4		Edeposit IN Branch/Store 08/04/20 02:59:33 Pm 2508 W Shaw Ave Fresno CA 7422	1,831.56		
8/4		Purchase authorized on 08/03 McDonald's F11496 Fresno CA S300216529021752 Card 7422		1.08	
8/4		Purchase authorized on 08/04 The Home Depot #0663 Fresno CA P00460217648535926 Card 7422		7.52	1,838.06
8/5		Purchase authorized on 08/05 Five Belo 639 E Shaw A Fresno CA P0000000570327843 Card 7422		6.21	
8/5		Purchase authorized on 08/05 O'Reilly Auto Parts 2600 Fresno CA P00380218856625691 Card 7422		4.31	1,827.54
8/6		Purchase authorized on 08/04 McDonald's M7116 O Fresno CA S580217433445191 Card 7422		1.08	
8/6		Purchase authorized on 08/04 McDonald's M2606 O Fresno CA S380217629245432 Card 7422		5.40	
8/6		Purchase authorized on 08/04 McDonald's F7932 Fresno CA S460217754382725 Card 7422		2.16	
8/6		Purchase authorized on 08/05 Foodmaxx #403 F Fresno CA P0000000783291030 Card 7422		7.54	
8/6		Purchase authorized on 08/05 McDonald's F11496 Fresno CA S380219095145801 Card 7422		5.93	1,805.43
8/7		Purchase authorized on 08/05 McDonald's M7116 O Fresno CA S460218426835274 Card 7422		1.08	
8/7		Purchase authorized on 08/05 Diccico's Restaura Fresno CA S460219099682829 Card 7422		61.31	
8/7		ATM Withdrawal authorized on 08/07 1206 Van Ness Ave Fresno CA 0003215 ATM ID 0192B Card 7422		500.00	1,243.04
8/10		Purchase Return authorized on 08/07 The Home Depot 101 Fresno CA S620222544549810 Card 7422	100.00		
8/10		Gofundme EDI Pymnts TX3857900811Xt Ref*TN*TX3857900811Xt\Nte*Inv*Gofundme Payout\	3,838.95		
8/10		Purchase authorized on 08/06 McDonald's M7116 O Fresno CA S380219422282529 Card 7422		4.31	



**Transaction history (continued)**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
8/10		Purchase authorized on 08/06 McDonald's F7932 Fresno CA S580219680736039 Card 7422		1.08	
8/10		Purchase authorized on 08/07 The Home Depot 101 Fresno CA S300220487011039 Card 7422		100.00	
8/10		Purchase authorized on 08/07 Carls Jr 1107547 Fresno CA S380221166672527 Card 7422		12.47	
8/10		Purchase authorized on 08/08 McDonald's F7932 Fresno CA S580221606450525 Card 7422		1.08	
8/10		Purchase authorized on 08/09 McDonald's F11496 Fresno CA S380222562301415 Card 7422		10.68	
8/10		Purchase authorized on 08/09 Foodmaxx #403 F Fresno CA P00000000271498302 Card 7422		31.94	
8/10		Withdrawal Made In A Branch/Store		4,700.00	
8/10		Purchase authorized on 08/10 Savemart #92.Fr Fresno CA P00000000570483984 Card 7422		6.14	314.29
8/11		Non-WF ATM Balance Inquiry Fee 08/11 2619 S East Fresno CA ATM ID Sp001760 Card 7422		2.00	
8/11		Gofundme EDI Pymnts TX3879463411Xt Ref*TN*TX3879463411Xt\Nte*Inv*Gofundme Payout\	216.97		
8/11		Gofundme EDI Pymnts TX3883774211Xt Ref*TN*TX3883774211Xt\Nte*Inv*Gofundme Payout\	304.06		
8/11		Gofundme EDI Pymnts TX3873941511Xt Ref*TN*TX3873941511Xt\Nte*Inv*Gofundme Payout\	1,299.05		
8/11		Purchase authorized on 08/10 Rite Aid Store - 5865 Fresno CA P00300224036430561 Card 7422		7.01	
8/11		Purchase authorized on 08/11 Office Depot 00 2736 East Fresno CA P00300224712351091 Card 7422		11.25	
8/11		Non-WF ATM Withdrawal authorized on 08/11 2619 S East Ave Fresno CA 00300224754718390 ATM ID Sp001760 Card 7422		43.25	
8/11		Non-Wells Fargo ATM Transaction Fee		2.50	
8/11		ATM Withdrawal authorized on 08/11 790 West Shaw Ave Fresno CA 0002524 ATM ID 0644D Card 7422		740.00	
8/11		Purchase authorized on 08/11 The Home Depot #0663 Fresno CA P00300225030993879 Card 7422		21.38	1,306.98
8/12		Gofundme EDI Pymnts TX3906774811Xt Ref*TN*TX3906774811Xt\Nte*Inv*Gofundme Payout\	213.02		
8/12		Purchase authorized on 08/10 McDonald's M7116 O Fresno CA S460223647640887 Card 7422		1.08	
8/12		Purchase authorized on 08/10 McDonald's F7932 Fresno CA S300223705203337 Card 7422		1.08	
8/12		Purchase authorized on 08/12 The Home Depot #0663 Fresno CA P00460225662163344 Card 7422		2.44	1,515.40
8/13		Purchase authorized on 08/13 Maroa St Deli & Liquor Fresno CA P00580226700895131 Card 7422		1.98	
8/13		ATM Withdrawal authorized on 08/13 2508 W Shaw Ave Fresno CA 0005034 ATM ID 0171B Card 7422		800.00	713.42
8/14		Purchase authorized on 08/12 McDonald's M7116 O Fresno CA S300225641911522 Card 7422		2.16	
8/14		Purchase authorized on 08/12 Carls Jr 1107547 Fresno CA S300226067068129 Card 7422		12.47	698.79
8/17		Gofundme EDI Pymnts TX3961089711Xt Ref*TN*TX3961089711Xt\Nte*Inv*Gofundme Payout\	19.12		
8/17		Purchase authorized on 08/13 Bunnell & Altmann Fresno CA S460226542932386 Card 7422		9.15	
8/17		Purchase authorized on 08/13 McDonald's M7110 O Fresno CA S300226788588920 Card 7422		6.36	
8/17		Purchase authorized on 08/14 McDonald's M7116 O Fresno CA S380227454405660 Card 7422		1.08	
8/17		Recurring Payment authorized on 08/14 Microsoft*Xbox Msbill.Info WA S300227648104307 Card 7422		9.99	
8/17		Purchase authorized on 08/14 Microsoft*Xbox Msbill.Info WA S300227663142676 Card 7422		2.99	



**Transaction history (continued)**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
8/17		Purchase authorized on 08/14 McDonald's F11496 Fresno CA S580228072731298 Card 7422		5.93	
8/17		Purchase authorized on 08/15 McDonald's M7116 O Fresno CA S580228568579616 Card 7422		1.08	
8/17		Purchase authorized on 08/15 McDonald's M2606 O Fresno CA S380228642974704 Card 7422		4.32	
8/17		Purchase authorized on 08/15 Safelink *Wirelink 800-378-1684 FL S300228766835975 Card 7422		5.78	
8/17		Purchase authorized on 08/15 Microsoft*Store Msbill.Info WA S380229051802152 Card 7422		6.99	
8/17		Purchase authorized on 08/16 Winco Foods #59 4488 West Fresno CA P00300230087152685 Card 7422		8.60	655.64
8/18		Purchase Return authorized on 08/17 Adobe Acropro Subs 4085366000 CA S610231546645151 Card 7422	14.99		
8/18		Gofundme EDI Pymnts TX3977235711Xt Ref*TN*TX3977235711Xt\Nte*Inv*Gofundme Payout\	38.54		
8/18		Gofundme EDI Pymnts TX3987609211Xt Ref*TN*TX3987609211Xt\Nte*Inv*Gofundme Payout\	48.25		
8/18		Purchase authorized on 08/16 Acrobat Pro Subs 408-536-6000 CA S380229863460427 Card 7422		14.99	
8/18		Purchase authorized on 08/16 Taco Bell 032530 Fresno CA S460230115564253 Card 7422		10.57	731.86
8/19		Gofundme EDI Pymnts TX4011259311Xt Ref*TN*TX4011259311Xt\Nte*Inv*Gofundme Payout\	48.25		
8/19		ATM Cash Deposit on 08/19 2508 W Shaw Ave Fresno CA 0006488 ATM ID 0171B Card 7422	100.00		
8/19		Purchase authorized on 08/17 Taco Bell 032527 Fresno CA S580230671115219 Card 7422		7.33	
8/19		Purchase authorized on 08/18 Berkshire Hathaway 844-472-0967 PA S300231650100087 Card 7422		175.60	697.18
8/20		Purchase authorized on 08/18 McDonald's M7116 O Fresno CA S380231469012439 Card 7422		1.08	
8/20		Purchase authorized on 08/18 Taco Bell #34171 Fresno CA S460231655679074 Card 7422		7.55	
8/20		Purchase authorized on 08/19 State Comp Ins Fun 888-782-8338 CA S460233097343644 Card 7422		511.31	177.24
8/21		ATM Cash Deposit on 08/21 790 West Shaw Ave Fresno CA 0004257 ATM ID 0644D Card 7422	60.00		
8/21		ATM Cash Deposit on 08/21 790 West Shaw Ave Fresno CA 0004258 ATM ID 0644D Card 7422	100.00		
8/21		ATM Cash Deposit on 08/21 790 West Shaw Ave Fresno CA 0004270 ATM ID 0644D Card 7422	100.00		
8/21		Purchase authorized on 08/19 McDonald's M7116 O Fresno CA S300232469496699 Card 7422		1.08	
8/21		Purchase authorized on 08/20 Kfc D670017 Fresno CA S460233643999295 Card 7422		6.48	
8/21		Purchase authorized on 08/21 7-Eleven Fresno CA P0000000585443850 Card 7422		8.27	421.41
8/24		ATM Cash Deposit on 08/23 2508 W Shaw Ave Fresno CA 0007484 ATM ID 0171B Card 7422	100.00		
8/24		Purchase authorized on 08/21 The Home Depot 101 Fresno CA S380234563119979 Card 7422		300.00	
8/24		Purchase authorized on 08/21 Foodmaxx #403 F Fresno CA P0000000084174718 Card 7422		26.66	
8/24		Purchase authorized on 08/22 Jack's Mart Fresno CA S300235523056236 Card 7422		17.50	
8/24		Purchase authorized on 08/22 The Home Depot #10 Fresno CA S300235531274966 Card 7422		67.70	
8/24		Purchase authorized on 08/22 McDonald's F11496 Fresno CA S460235540745884 Card 7422		10.68	
8/24		Purchase authorized on 08/22 Taco Bell #34171 Fresno CA S460235707403718 Card 7422		3.87	



**Transaction history (continued)**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
8/24		Recurring Payment authorized on 08/22 Acrobat Pro Subs 408-536-6000 CA S300235783236602 Card 7422		14.99	
8/24		Purchase authorized on 08/22 Wal-Mart Super Center Fresno CA P0000000330491434 Card 7422		17.61	
8/24		Purchase authorized on 08/23 Xfinity Wifi 866-489-0919 PA S580236673616051 Card 7422		3.95	
8/24		Purchase authorized on 08/23 McDonald's F11496 Fresno CA S380236805560245 Card 7422		6.26	
8/24		Purchase authorized on 08/23 Autozone 5317 4031 N Mar Fresno CA P00300236815861882 Card 7422		11.86	
8/24		ATM Withdrawal authorized on 08/23 2508 W Shaw Ave Fresno CA 0007485 ATM ID 0171B Card 7422		20.00	20.33
8/25		Purchase authorized on 08/25 Target T- 3150 W Shaw Fresno CA P0000000932545319 Card 7422		10.68	
8/25		Purchase authorized on 08/25 T-Mobile 7090 N Blackston Fresno CA P00300238767173375 Card 7422		105.80	-96.15
8/26		Reversal of Overdraft Fee for a Transaction Posted on 07/20 \$8.85 Purchase Authori Zed on 07/18 IN N Out Burger 17 Fresno	35.00		
8/26		Reversal of Overdraft Fee for a Transaction Posted on 07/20 \$5.80 Purchase Authori Zed on 07/18 Pp*Dbcoffeefre Fresno	35.00		
8/26		SSA Treas 310 Xxsoc Sec 082620 xxxxx1889A SSA Alfred L Lopez	1,298.00		
8/26		Purchase authorized on 08/24 McDonald's M7116 O Fresno CA S380237550125491 Card 7422		1.08	
8/26		Purchase authorized on 08/24 McDonald's F7818 Fresno CA S580237631872009 Card 7422		5.40	
8/26		Purchase authorized on 08/25 Foodmaxx #403 F Fresno CA P0000000683112955 Card 7422		21.18	
8/26		Mdg USA Inc. Payment 200825 15320506 Alfred Lopez		84.18	1,160.01
8/27		Purchase authorized on 08/25 McDonald's M6222 O Fresno CA S300238720619892 Card 7422		1.08	
8/27		Purchase authorized on 08/25 Taco Bell 032530 Fresno CA S580239124880744 Card 7422		9.26	
8/27		Purchase authorized on 08/26 McDonald's F11496 Fresno CA S580239724801510 Card 7422		6.26	
8/27		ATM Withdrawal authorized on 08/27 2508 W Shaw Ave Fresno CA 0008244 ATM ID 0171B Card 7422		800.00	343.41
8/28		Recurring Payment authorized on 08/26 Adobe Acropro Subs 408-536-6000 CA S300239503304069 Card 7422		14.99	
8/28		Purchase authorized on 08/26 Bunnell & Altmann Fresno CA S580239562246000 Card 7422		9.64	
8/28		Purchase authorized on 08/27 McDonald's F11496 Fresno CA S300240754866872 Card 7422		1.08	
8/28		Purchase authorized on 08/27 McDonald's F5307 Fresno CA S300240811031875 Card 7422		1.08	316.62
8/31		Purchase authorized on 08/28 McDonald's F7932 Fresno CA S380241533244478 Card 7422		4.86	
8/31		Purchase authorized on 08/28 McDonald's F11496 Fresno CA S580241656086765 Card 7422		2.90	
8/31		Purchase authorized on 08/28 IN N Out Burger 08 Fresno CA S380242152510208 Card 7422		11.61	
8/31		Purchase authorized on 08/29 Chevron 0379849 Los Banos CA S460242765913278 Card 7422		3.16	
8/31		Purchase authorized on 08/29 Rite Aid Store - 5865 Fresno CA P00460243001713808 Card 7422		10.79	
8/31		Purchase authorized on 08/29 Taco Bell 032530 Fresno CA S380243191566369 Card 7422		9.26	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/31		Purchase authorized on 08/30 McDonald's F7013 Oakhurst CA S300243738103636 Card 7422		5.81	
8/31		Purchase authorized on 08/31 The Market Fresno CA P00460245031687233 Card 7422		16.72	251.51
<b>Ending balance on 8/31</b>					<b>251.51</b>
<b>Totals</b>			<b>\$9,900.76</b>	<b>\$9,708.57</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.

**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 08/01/2020 - 08/31/2020	Standard monthly service fee \$14.00	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		
- Average ledger balance	\$7,500.00	\$748.00 <input type="checkbox"/>
- A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 <input type="checkbox"/>
- Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	90 <input checked="" type="checkbox"/>
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	1 <input checked="" type="checkbox"/>
- Combined balance in linked accounts, which may include	\$10,000.00	<input type="checkbox"/>
- Average ledger balance in business checking, savings, and Time Accounts (Cds)		
- Most recent statement balance in eligible Wells Fargo business credit cards and lines of credit, and combined average daily balance from the previous month in eligible Wells Fargo business and commercial loans and lines of credit		
- For complete details on how you can avoid the monthly service fee based on your combined balances please refer to page 10 of the Business Account Fee and Information Schedule at <a href="https://www.wellsfargo.com/biz/fee-information">www.wellsfargo.com/biz/fee-information</a>		

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**Account transaction fees summary**

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	500	7,500	0	0.0030	0.00
Transactions	13	200	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

**IMPORTANT ACCOUNT INFORMATION:**

**As a valuable customer, your monthly service fee for this Business Choice Checking account will be waived beginning November 9, 2020 for twelve consecutive fee periods.** If you have converted or choose to convert this Business Choice 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 immediately apply.



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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 Business Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

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**IMPORTANT ACCOUNT INFORMATION:**

**Your Wells Fargo Business Choice Checking account is changing.**

**Effective with the fee period beginning after October 8, 2020,** the current options to avoid the \$14 monthly service fee, as displayed in the monthly service fee summary section of this statement above, will no longer be available. Once these changes are effective, the monthly service fee can be avoided with ONE of the following new options each fee period:

- Maintain a \$500 minimum daily balance
- Maintain a \$1,000 average ledger balance

If you do not meet one of the options above, the monthly service fee will be charged for fee periods ending on or after November 9, 2020.

**In addition, effective with the fee period beginning after October 8, 2020,** other features of your account will change:

- Your account will continue to include 200 Transactions at no charge each fee period. The fee for Transactions over 200 each fee period remains at \$0.50 each.
- The definition of Transactions is changing to include all checks deposited and all withdrawals or debits posted to your account, including paper and electronic, except debit card purchases and debit card payments.

**Fee Period:** The fee period is the period used to calculate monthly fees. Your statement includes a monthly service fee summary with the dates of the fee period. The monthly service fee summary is also available through Wells Fargo Business Online® or Wells Fargo Mobile®.

**What remains the same:**

- You can continue to use your debit card.
- The Business Fee and Information Schedule and 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.



## IMPORTANT ACCOUNT INFORMATION

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Effective 05/22/2020, the Night Depository Agreement was amended to include: "Deposits placed into the night depository are considered received by us when the bag is removed from the night depository and is available to us for processing. We will credit the deposit to your account no later than the next business day."

No action is required on your part and there is no impact to the current night depository deposit process.

