

# Wells Fargo Combined Statement of Accounts

September 25, 2020 ■ Page 1 of 7



AJAYE J MALLORY  
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## 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 type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" 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.

## Summary of accounts

### Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	3874584729	0.28	724.37
Wells Fargo Way2Save <sup>®</sup> Savings	5	8840715653	0.00	-5.00
<b>Total deposit accounts</b>			<b>\$0.28</b>	<b>\$719.37</b>

## Wells Fargo Everyday Checking

### Statement period activity summary

Beginning balance on 8/27	\$0.28
Deposits/Additions	3,028.74
Withdrawals/Subtractions	- 2,304.65
<b>Ending balance on 9/25</b>	<b>\$724.37</b>

Account number: **3874584729****AJAYE J MALLORY**

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

### Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000008840715653

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/28		Home Depot U.S.A Reg Salary 200828 xxxxx5867 Ajaye Mallory	925.48		
8/28		Vola Vola Ir446Zm9G Ajaye Mallory		2.99	
8/28		Brigit.Com Membership 200827 788556Be8CD94E6 Ajaye Mallory		9.99	
8/28		Lendumo Db Online Pmt 082720 200827142532Ttx Ajaye Mallory		135.59	777.19
8/31		Overdraft Fee for a Transaction Posted on 08/28 \$9.99 Brigit.Com Membership 200827 788556Be8CD9 4E6 Ajaye Mallory		35.00	
8/31		Overdraft Fee for a Transaction Posted on 08/28 \$135.59 Lendumo Db Online Pmt 082720 200827142532 Ttx Ajaye Mallory		35.00	
8/31		Purchase authorized on 08/28 Cash App*Brokeboy* 8774174551 CA S300241318645352 Card 0121		925.00	
8/31		Recurring Payment authorized on 08/28 NAT*Yourscoreandmo 800-4070043 CA S300241661307595 Card 0121		39.94	
8/31		Recurring Payment authorized on 08/30 Netflix.Com 408-5403700 CA S300243435776943 Card 0121		12.99	
8/31		Brigit.Com Protection 200829 Cb8Cb62Ac7274Be Ajaye Mallory		50.00	-320.74
9/1		Overdraft Fee for a Transaction Posted on 08/31 \$39.94 Recurring Payment Authori Zed on 08/28 NAT*Yourscoreandmo 800-4070		35.00	
9/1		Overdraft Fee for a Transaction Posted on 08/31 \$12.99 Recurring Payment Authori Zed on 08/30 Netflix.Com 408-5403		35.00	
9/1		Overdraft Fee for a Transaction Posted on 08/31 \$50.00 Brigit.Com Protection 200829 Cb8Cb62Ac727 4Be Ajaye Mallory		35.00	-425.74



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/10		Square Inc * Cash App 200910 T200280553774 Brokeboy	0.56		-425.18
9/11		Home Depot U.S.A Reg Salary 200911 xxxxx5867 Ajaye Mallory	966.02		
9/11		Lendumo Db Online Pmt 091020 200910132947McS Ajaye Mallory		135.59	405.25
9/14		NSF Return Item Fee for a Transaction Received on 09/11 \$300.00 Check # 01031		35.00	
9/14		Overdraft Fee for a Transaction Posted on 09/11 \$135.59 Lendumo Db Online Pmt 091020 200910132947 McS Ajaye Mallory		35.00	
9/14		Purchase authorized on 09/11 Cash App*Jayy*Add 8774174551 CA S580255317590461 Card 0121		100.00	
9/14		Purchase authorized on 09/11 Cash App*Jayy*Add 8774174551 CA S300255317802357 Card 0121		100.00	
9/14		Purchase authorized on 09/11 Cash App*Jayy*Add 8774174551 CA S460255321653341 Card 0121		340.00	
9/14		Recurring Payment authorized on 09/12 Doordash Dashpass WWW.Doordash. CA S460256350398884 Card 0121		9.99	
9/14		Floatme Db Online Pmt 091120 200911165145A2Q Ajaye Mallory		1.99	-216.73
9/15		Overdraft Fee for a Transaction Posted on 09/14 \$9.99 Recurring Payment Authori Zed on 09/12 Doordash Dashpass WWW.Door		35.00	-251.73
9/25		Home Depot U.S.A Reg Salary 200925 xxxxx5867 Ajaye Mallory	1,136.68		
9/25		Brigit.Com Membership 200924 8937F73697234C5 Ajaye Mallory		9.99	
9/25		Vola Vola Inxzvn6B9 Ajaye Mallory		15.00	
9/25		Lendumo Db Online Pmt 092420 200924133028U5F Ajaye Mallory		135.59	724.37
<b>Ending balance on 9/25</b>					<b>724.37</b>

**Totals** **\$3,028.74**      **\$2,304.65**

*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.*

**Items returned unpaid**

Date	Description	Amount
9/14	Check Reference # 00007340008319907334	300.00

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$245.00	\$490.00
Total Returned Item Fees	\$35.00	\$70.00

*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 08/27/2020 - 09/25/2020	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	-\$425.74 <input type="checkbox"/>

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**Monthly service fee summary (continued)**

<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
· Total amount of qualifying direct deposits	\$500.00	\$3,028.74 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	7 <input 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

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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

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 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.

### 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.

## Wells Fargo Way2Save<sup>®</sup> Savings

### Statement period activity summary

Beginning balance on 8/27	\$0.00
Deposits/Additions	0.00
Withdrawals/Subtractions	- 5.00
<b>Ending balance on 9/25</b>	<b>-\$5.00</b>

Account number: **8840715653**

**AJAYE J MALLORY**

*California account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 121042882



**Interest summary**

Interest paid this statement	\$0.00
Average collected balance	\$0.00
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00

**Transaction history**

<i>Date</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
9/25	Monthly Service Fee		5.00	-5.00
<b>Ending balance on 9/25</b>				<b>-5.00</b>
<b>Totals</b>		<b>\$0.00</b>	<b>\$5.00</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 08/27/2020 - 09/25/2020	Standard monthly service fee \$5.00	You paid \$5.00
<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	\$300.00	\$0.00 <input type="checkbox"/>
· A daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
· The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

AM/AM

