

# Wells Fargo Opportunity Checking<sup>SM</sup>

December 9, 2020 ■ Page 1 of 6



ANN-MARIE BUSBY  
2919 E ST UNIT 1  
SAN DIEGO CA 92102-2498

## 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 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"/> |

## Statement period activity summary

Beginning balance on 11/11	\$349.91
Deposits/Additions	2,671.28
Withdrawals/Subtractions	- 3,022.55
<b>Ending balance on 12/9</b>	<b>-\$1.36</b>

Account number: **1745419349**

**ANN-MARIE BUSBY**

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 Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
11/12		Money Transfer authorized on 11/11 From Instacash Funds NY S00380317093145955 Card 3028	50.00		
11/12		Money Transfer authorized on 11/11 From Instacash Funds NY S00380317093463364 Card 3028	50.00		
11/12		Money Transfer authorized on 11/11 From Instacash Funds NY S00460317157408344 Card 3028	50.00		
11/12		Money Transfer authorized on 11/11 From Instacash Funds NY S00300317157664510 Card 3028	50.00		
11/12		Money Transfer authorized on 11/11 From Instacash Funds NY S00300317175612403 Card 3028	50.00		
11/12		Money Transfer authorized on 11/11 From Instacash Funds NY S00380317175861414 Card 3028	25.00		
11/12		Money Transfer authorized on 11/11 From Brigit NY S00580317176584947 Card 3028	50.00		
11/12		Money Transfer authorized on 11/11 From Dave Inc CA S00300317197466864 Card 3028	75.00		
11/12		Purchase authorized on 11/10 McDonald's F5458 San Diego CA S300315740124760 Card 3028		3.23	
11/12		Purchase authorized on 11/10 Hookah Shoppe El Cajon CA S580316049878764 Card 3028		14.08	
11/12		Purchase authorized on 11/11 McDonald's F5458 San Diego CA S460316730536088 Card 3028		4.19	
11/12		ATM Withdrawal authorized on 11/11 2366 Jamacha Rd El Cajon CA 0000831 ATM ID 9904K Card 3028		100.00	
11/12		Non-WF ATM Withdrawal authorized on 11/11 5469 Casino Way El Cajon CA 00380317074870599 ATM ID Cpsu1046 Card 3028		204.00	
11/12		Non-Wells Fargo ATM Transaction Fee		2.50	
11/12		Non-WF ATM Withdrawal authorized on 11/11 5469 Casino Way El Cajon CA 00300317094333840 ATM ID Cpsu0924 Card 3028		104.00	
11/12		Non-Wells Fargo ATM Transaction Fee		2.50	
11/12		Non-WF ATM Withdrawal authorized on 11/11 5469 Casino Way El Cajon CA 00580317158559249 ATM ID Cpsu0924 Card 3028		104.00	
11/12		Non-Wells Fargo ATM Transaction Fee		2.50	
11/12		Non-WF ATM Withdrawal authorized on 11/11 5469 Casino Way El Cajon CA 00380317177429202 ATM ID Cpsu0924 Card 3028		124.00	
11/12		Non-Wells Fargo ATM Transaction Fee		2.50	
11/12		Non-WF ATM Withdrawal authorized on 11/11 5469 Casino Way El Cajon CA 00380317198296051 ATM ID Cpsu0924 Card 3028		64.00	
11/12		Non-Wells Fargo ATM Transaction Fee		2.50	15.91
11/13		Money Transfer authorized on 11/13 From Earnin-Activehours CA S00380318562892569 Card 3028	100.00		
11/13		Purchase authorized on 11/11 Jack IN The Box 30 El Cajon CA S380316557704400 Card 3028		6.24	
11/13		Purchase authorized on 11/11 Jack IN The Box 30 El Cajon CA S380317037843371 Card 3028		6.35	
11/13		Purchase authorized on 11/13 Dave Inc Los Angeles CA S00300318311133526 Card 3028		10.00	
11/13		Brigit.Com Membership 201112 C580015Cae78450 Ann-Marie Busby		9.99	83.33
11/16		NSF Return Item Fee for a Transaction Received on 11/13 \$106.00 Earnin Active Paymentret xxxxx8 555 Ann-Marie Busby		35.00	
11/16		Purchase authorized on 11/14 Dave Inc Los Angeles CA S00380319442369903 Card 3028		75.00	
11/16		Purchase authorized on 11/14 Dave Inc Los Angeles CA S00460319471313410 Card 3028		1.00	
11/16		Purchase authorized on 11/14 Glacier Water Vend Winston Salem NC S580319791425376 Card 3028		1.60	-29.27
11/18		Purchase Return authorized on 11/17 Fingerhut Freshsta 800-208-2500 MN S620323550346008 Card 3028	2.31		-26.96
11/25		Zelle From Steven Busby on 11/25 Ref # USA0Aa88CD1D Kk	100.00		

**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>
11/25		Purchase authorized on 11/25 Clover App Boost Chicago IL S00300330712137130 Card 3028		70.00	3.04
11/27		Purchase authorized on 11/26 United Oil 26 San Diego CA P00460331800834298 Card 3028		2.78	0.26
11/30		ATM Check Deposit on 11/30 9360 Clairemont Mesa Blvd San Diego CA 0002742 ATM ID 0968D Card 3028	1,998.97		1,999.23
12/1		Purchase authorized on 12/01 Dave Inc Los Angeles CA S00300336375168290 Card 3028		6.24	
12/1		Purchase authorized on 12/01 Clover App Boost Chicago IL S00580336389762566 Card 3028		13.99	
12/1		Purchase authorized on 12/01 Clover App Boost Chicago IL S00300336534516013 Card 3028		2.00	
12/1		Purchase authorized on 12/01 United Oil 26 San Diego CA P00000000131753050 Card 3028		20.73	
12/1		ATM Withdrawal authorized on 12/01 2366 Jamacha Rd El Cajon CA 0005475 ATM ID 9904K Card 3028		300.00	
12/1		Purchase authorized on 12/01 Sycuan Market El Cajon CA P00000000873133850 Card 3028		22.10	
12/1		Earnin Active Paymentret xxxxx7869 Ann-Marie Busby		106.00	
12/1		Brigit.Com Protection 201201 0AFB74466F85489 Ann-Marie Busby		50.00	1,478.17
12/2		Purchase authorized on 12/01 Moneylion Instacas 888-659-8244 NY S380336379908209 Card 3028		316.94	
12/2		Purchase authorized on 12/01 Branch Messenger I 866-5472413 MN S460336401045165 Card 3028		103.00	
12/2		Recurring Payment authorized on 12/01 Soapy Joe's Car WA 619-474-1125 CA S380336548956798 Card 3028		15.00	
12/2		Non-WF ATM Withdrawal authorized on 12/01 5469 Casino Way El Cajon CA 00460337118570961 ATM ID Cpsu0924 Card 3028		104.00	
12/2		Non-Wells Fargo ATM Transaction Fee		2.50	
12/2		Non-WF ATM Withdrawal authorized on 12/01 5469 Casino Way El Cajon CA 00380337130685947 ATM ID Cpsu0924 Card 3028		104.00	
12/2		Non-Wells Fargo ATM Transaction Fee		2.50	
12/2		Non-WF ATM Withdrawal authorized on 12/01 5469 Casino Way El Cajon CA 00380337141279270 ATM ID Cpsu0924 Card 3028		104.00	
12/2		Non-Wells Fargo ATM Transaction Fee		2.50	
12/2		Non-WF ATM Withdrawal authorized on 12/01 5469 Casino Way El Cajon CA 00300337153223227 ATM ID Cpsu0924 Card 3028		84.00	
12/2		Non-Wells Fargo ATM Transaction Fee		2.50	
12/2		Purchase authorized on 12/02 Earnin Wam Eligible Palo Alto CA S00580337405987572 Card 3028		100.00	
12/2		Moneytree #0038 Moneytree 201202 xxxxx6469995371 Busby, Ann Marie		300.00	237.23
12/3		Money Transfer authorized on 12/03 From Instacash Funds NY S00460338545484428 Card 3028	50.00		
12/3		Money Transfer authorized on 12/03 From Dave Inc CA S00300338546311277 Card 3028	20.00		
12/3		Purchase authorized on 12/02 Jack IN The Box 30 El Cajon CA S300337288303002 Card 3028		16.23	
12/3		Dave, Inc Debit 5Fc7A7893E5F86636309E2A3/ D1Cb230322E3A0D		1.00	290.00
12/4		Purchase authorized on 12/02 Cox Comm San Diego 800-234-3993 CA S300337488441660 Card 3028		162.75	
12/4		Purchase authorized on 12/03 Target T- 3424 College San Diego CA P00000000636210836 Card 3028		21.01	
12/4		Purchase authorized on 12/04 United Oil 26 San Diego CA P00000000680616650 Card 3028		20.73	85.51
12/7		Purchase authorized on 12/03 Wendy's #36620 San Diego CA S460338697971259 Card 3028		5.71	
12/7		Purchase authorized on 12/04 McDonald's F5458 San Diego CA S300339740286167 Card 3028		8.60	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/7		Purchase authorized on 12/04 Jack IN The Box 30 San Diego CA S300340132264485 Card 3028		20.54	
12/7		Purchase authorized on 12/06 McDonald's F6981 San Diego CA S580341625267711 Card 3028		1.34	
12/7		Purchase authorized on 12/06 McDonald's F6981 San Diego CA S380341625918547 Card 3028		8.26	
12/7		Purchase authorized on 12/06 Rancho San Dieg Spring Valley CA P0000000977931198 Card 3028		10.00	
12/7		Non-WF ATM Withdrawal authorized on 12/06 5469 Casino Way El Cajon CA 00580341770636001 ATM ID Cpsu0924 Card 3028		24.00	
12/7		Non-Wells Fargo ATM Transaction Fee		2.50	4.56
12/8		Purchase authorized on 12/06 Jack IN The Box 30 El Cajon CA S580341815838963 Card 3028		4.31	
12/8		Purchase authorized on 12/07 McDonald's F5458 San Diego CA S580342794790457 Card 3028		1.61	-1.36
<b>Ending balance on 12/9</b>					<b>-1.36</b>
<b>Totals</b>			<b>\$2,671.28</b>	<b>\$3,022.55</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.

**Items returned unpaid**

Date	Description	Amount
11/16	Earnin Active Paymentret xxxxx8555 Ann-Marie Busby Reference # 121140397736906	106.00

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$87.50
Total Returned Item Fees	\$35.00	\$350.00

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	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$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 [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 11/11/2020 - 12/09/2020	Standard monthly service fee \$10.00	You paid \$0.00
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The fee is waived (or discounted) by the bank for this fee period. For the next fee period you must meet an account requirement to avoid the fee, or receive the discount when applicable.



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**Monthly service fee summary (continued)**

**How to avoid the monthly service fee**

Have any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits

Minimum required

\$500.00

\$500.00

This fee period

-\$29.27

\$0.00

JL/JL

