

Wells Fargo Combined Statement of Accounts

August 13, 2020 ■ Page 1 of 11



ANNIE KAMAL
34513 SOMERSET TER
FREMONT CA 94555-3259

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 checked="" 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 Opportunity 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 Opportunity Checking SM	2	3746280019	0.72	453.87
Wells Fargo Opportunity Checking SM	5	6135620042	81.33	25.27
Wells Fargo Opportunity Savings [®]	9	9394253927	0.75	-4.25
Total deposit accounts			\$82.80	\$474.89

Wells Fargo Opportunity CheckingSM

Statement period activity summary

Beginning balance on 7/14	\$0.72
Deposits/Additions	5,286.65
Withdrawals/Subtractions	- 4,833.50
Ending balance on 8/13	\$453.87

Account number: **3746280019**

ANNIE KAMAL

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

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/14		RTP From Square on 07/14 Ref#2020071402100021P1Brjpm00610004044	237.54		
7/14		Online Transfer to Kamal A Checking xxxxxx0042 Ref #lb08Gzrgdz on 07/14/20		238.00	
7/14		Floatme Db Online Pmt SD1700 200714055906C12 Annie Kamal		1.99	-1.73
7/15		Bank of America Fndtrnsfr 200713 Kamal,Annie Kamal,Annie	450.00		
7/15		Bank of America Fndtrnsfr 200713 Kamal,Annie Kamal,Annie	450.00		
7/15		Online Transfer From Kamal A Checking xxxxxx0042 Ref #lb08H5Zpf5 on 07/14/20	2,700.00		
7/15		Recurring Transfer to Kamal A Savings Ref #Op08Hbdtpw xxxxxx6624		25.00	3,573.27
7/16		Online Transfer to Kamal A Checking xxxxxx0042 Ref #lb08Hfgthq on 07/15/20		80.00	
7/16		Albert Savings D EDI Pymnts 24526503 Annie Kamal		1.00	
7/16		Digit.CO Rainy Day XcgeIks7Bfzzal Annie Kamal		0.03	3,492.24
7/17		Digit.CO Rainy Day Xhymtgn5Xhskh7R Annie Kamal		0.07	3,492.17
7/20		Recurring Payment authorized on 07/17 WWW.Coursehero.Com 888-634-9397 CA S380199529350942 Card 7346		39.95	
7/20		Recurring Payment authorized on 07/19 Aspca Guardian 800-628-0028 NY S460201641077072 Card 7346		19.00	
7/20		Online Transfer to Kamal A Checking xxxxxx0042 Ref #lb08J39Pms on 07/19/20		700.00	
7/20	2730	Check		2,600.00	
7/20		Digit.CO Rainy Day Xxneom3Mrmijtey Annie Kamal		0.03	133.19



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/21		Online Transfer From Kamal A Checking xxxxxx0042 Ref #Ib08Jdjgh4 on 07/21/20	40.00		
7/21		Non-WF ATM Withdrawal authorized on 07/21 3909 Decoto Rd Du Fremont CA 00380203602260964 ATM ID CA000759 Card 7346		103.00	
7/21		Non-Wells Fargo ATM Transaction Fee		2.50	
7/21		Albert Savings D EDI Pymnts 24662986 Annie Kamal		1.00	
7/21		Albert Genius EDI Pymnts Payment_3818319 Annie Kamal		7.00	
7/21		Digit.CO Rainy Day Xc3-Oixam8-Nsbk Annie Kamal		1.33	58.36
7/22		Purchase authorized on 07/21 First Mart San Jose CA P0000000689671868 Card 7346		56.27	
7/22		Digit.CO Rainy Day Xii1Qsucscm7-MI Annie Kamal		1.33	0.76
7/24		Online Transfer From Kamal A Checking xxxxxx0042 Ref #Ib08Jwxqxp on 07/24/20	15.00		
7/24	<	Business to Business ACH Debit - Hiatusapp.Com Bi Hiatusapp. St-B5W1x2V4F0P5 Hiatus Inc		7.00	8.76
7/28		Vola Vola Inx7Vvez2	30.00		
7/28		RTP From Hello Digit, Inc. on 07/28 Ref#20200728021000021P1Brjpm00010034466 Digit Instant Transfer	3.11		
7/28		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08KggImm on 07/28/20	11.00		
7/28		Online Transfer to Kamal A Checking xxxxxx0042 Ref #Ib08Kc34Yx on 07/27/20		8.00	
7/28		Online Transfer to Kamal A Savings xxxxxx6624 Ref #Ib08Kgfnn8 on 07/28/20		15.00	
7/28		Online Transfer to Kamal A Checking xxxxxx0042 Ref #Ib08Kggpdb on 07/28/20		26.00	3.87
7/30		Bank of America Fndtrnsfr 200728 Kamal,Annie Kamal,Annie	450.00		
7/30		Bank of America Fndtrnsfr 200728 Kamal,Annie Kamal,Annie	450.00		
7/30		Online Transfer to Kamal A Checking xxxxxx0042 Ref #Ib08Kqwkqt on 07/30/20		850.00	
7/30		Comcast Cable 200729 6301416 Annie *Kamal		50.00	3.87
8/11		Bank of America Fndtrnsfr 200809 Kamal,Annie Kamal,Annie	450.00		453.87
Ending balance on 8/13					453.87
Totals			\$5,286.65	\$4,833.50	

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.

< **Business to Business ACH:** If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
2730	7/20	2,600.00

Items returned unpaid

Date	Description	Amount
7/23	Digit.CO Subscripnt Xh7D79Wqbfqfb8Q Annie Kamal Reference # 091000010446484	5.00



Summary of Overdraft and Returned Item Fees

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$70.00
Total Returned Item Fees	\$0.00	\$245.00

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 Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/14/2020 - 08/13/2020	Standard monthly service fee \$10.00	You paid \$0.00
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	-\$1.73 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,280.00 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	3 <input type="checkbox"/>

JL/JL

IMPORTANT ACCOUNT INFORMATION:

As a valuable customer, your monthly service fee for this Opportunity Checking account will be waived beginning November 9, 2020 for nine consecutive fee periods.

On this statement, we've included another important message describing changes we are making to the current options to avoid the monthly service fee for Opportunity Checking. Please review that message for details. Your monthly service fee summary will include information on the fee periods remaining for the waiver as you get closer to the expiration and options to avoid the monthly service fee. After the monthly service fee has been waived for nine consecutive fee periods, you'll need to start meeting one of the options to avoid the monthly service fee.

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

IMPORTANT ACCOUNT INFORMATION:

Your options to avoid the Opportunity 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*

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 Opportunity CheckingSM

Statement period activity summary

Beginning balance on 7/14	\$81.33
Deposits/Additions	5,114.72
Withdrawals/Subtractions	- 5,170.78
Ending balance on 8/13	\$25.27

Account number: **6135620042**
ANNIE KAMAL
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 - 000009394253927

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/14		Money Transfer authorized on 07/14 From Moneylion, Inc. Moneylion, Inc NY P00000000982010279 Card 4450	50.00		
7/14		Money Transfer authorized on 07/14 From Moneylion, Inc. Moneylion, Inc NY P00000000574725687 Card 4450	50.00		
7/14		Money Transfer authorized on 07/14 From Moneylion, Inc. Moneylion, Inc NY P00000000935183645 Card 4450	35.00		
7/14		Online Transfer From Kamal A Checking xxxxxx0019 Ref #Ib08Gzrgdz on 07/14/20	238.00		
7/14		Purchase authorized on 07/13 Chevron/Narj LLC Milpitas CA P00380196059763161 Card 4450		51.23	
7/14		Purchase authorized on 07/13 Cash App*Annie*Add 8774174551 CA S580196174813910 Card 4450		30.00	373.10
7/15		Money Transfer authorized on 07/14 From Annie Knowles CA S00300197126522085 Card 4450	2,000.00		
7/15		Money Transfer authorized on 07/14 From Annie Knowles CA S00580197126993636 Card 4450	600.00		
7/15		Square Inc Sdv-Vrfy 200715 T200254271460 Annie Kamal	0.01		
7/15		Purchase authorized on 07/14 Moneylion Instacas 888-659-8244 NY S380196402920746 Card 4450		159.97	
7/15		Online Transfer to Kamal A Checking xxxxxx0019 Ref #Ib08H5Zpf5 on 07/14/20		2,700.00	



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>
7/15		Purchase authorized on 07/15 7-Eleven Union City CA P00000000871289915 Card 4450		22.47	
7/15		Square Inc Sdv-Vrfy 200715 T200254271459 Annie Kamal		0.01	90.66
7/16		Online Transfer From Kamal A Checking xxxxxx0019 Ref #lb08Hfgthq on 07/15/20	80.00		
7/16		Purchase authorized on 07/15 Paddle.Net* Someka 808-1781535 NY S460198131600905 Card 4450		19.95	
7/16		Purchase authorized on 07/15 Paddle.Net* Someka 808-1781535 NY S460198133001073 Card 4450		19.95	
7/16		Purchase authorized on 07/15 Mission Food & Liquor Union City CA P00000000776838467 Card 4450		56.32	74.44
7/17		Purchase authorized on 07/15 Sonic Drive IN #61 Hayward CA S460198117621874 Card 4450		19.33	
7/17		Purchase authorized on 07/16 Cleo 833-3133171 AR S380198397224143 Card 4450		3.99	
7/17		Purchase authorized on 07/16 Cleo 833-3133171 AR S580198397225373 Card 4450		30.00	21.12
7/20		Online Transfer From Kamal A Savings xxxxxx6624 Ref #lb08Hx2Tbf on 07/18/20	25.00		
7/20		Online Transfer From Kamal A Checking xxxxxx0019 Ref #lb08J39Pms on 07/19/20	700.00		
7/20		Purchase authorized on 07/18 Liquor Barrel Union City CA P00380200791674738 Card 4450		11.00	
7/20		Purchase authorized on 07/18 7-Eleven Union City CA P00000000185104806 Card 4450		6.52	728.60
7/21		Purchase authorized on 07/20 Paypal *Clickbank 800-390-6035 ID S300202745990622 Card 4450		44.00	
7/21		Purchase authorized on 07/20 Paypal *Clickbank 800-390-6035 ID S580202746533702 Card 4450		3.00	
7/21		Online Transfer to Kamal A Checking xxxxxx0019 Ref #lb08Jdqjh4 on 07/21/20		40.00	641.60
7/22		Recurring Payment authorized on 07/21 Doordash*Yuri Japa 6506819470 CA S580204000446423 Card 4450		41.98	599.62
7/23		Purchase Return authorized on 07/21 The Home Depot #69 Newark CA S610205624201272 Card 4450	8.71		
7/23		Recurring Payment authorized on 07/21 Doordash*Chipotle 6506819470 CA S460203735880594 Card 4450		25.11	583.22
7/24		Purchase authorized on 07/23 First Mart San Jose CA P00000000133320798 Card 4450		70.40	
7/24		Online Transfer to Kamal A Checking xxxxxx0019 Ref #lb08Jwxqxp on 07/24/20		15.00	497.82
7/27		Non-WF ATM Balance Inquiry Fee 07/27 35015 Fremont Fremont CA ATM ID 7E002590 Card 4450		2.00	
7/27		Purchase authorized on 07/24 7-Eleven Union City CA P00000000373069219 Card 4450		47.42	
7/27		Purchase authorized on 07/25 Cash App*Annie*Add 8774174551 CA S300207462811373 Card 4450		25.00	
7/27		Purchase authorized on 07/26 7-Eleven Union City CA P00000000077502656 Card 4450		37.25	
7/27		Non-WF ATM Withdrawal authorized on 07/27 35015 Fremont Blvd Fremont CA 00460209634111605 ATM ID 7E002590 Card 4450		143.50	
7/27		Non-Wells Fargo ATM Transaction Fee		2.50	240.15
7/28		Online Transfer From Kamal A Checking xxxxxx0019 Ref #lb08Kc34Yx on 07/27/20	8.00		
7/28		Online Transfer From Kamal A Savings xxxxxx6624 Ref #lb08Kc46Kk on 07/27/20	80.00		
7/28		Online Transfer From Kamal A Savings xxxxxx6624 Ref #lb08Kc4Tdx on 07/28/20	15.00		
7/28		Online Transfer From Kamal A Savings xxxxxx6624 Ref #lb08Kc4Xw7 on 07/28/20	25.00		



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/28		Online Transfer From Kamal A Checking xxxxxx0019 Ref #Ib08Kggpdb on 07/28/20	26.00		
7/28		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08Kgggj5 on 07/28/20	2.00		
7/28		Recurring Payment authorized on 07/26 Doordash*LA Victor 6506819470 CA S380208658419062 Card 4450		50.18	
7/28		Purchase authorized on 07/27 Cash App*Annie*Add 8774174551 CA S380209462360069 Card 4450		30.00	
7/28		Purchase authorized on 07/27 Paypal *Clickbank 402-935-7733 ID S380209517025186 Card 4450		14.97	
7/28		Purchase authorized on 07/27 Cash App*Annie*Add 8774174551 CA S460209567060929 Card 4450		25.00	
7/28		Online Transfer to Kamal A Savings xxxxxx6624 Ref #Ib08Kc2Zkh on 07/27/20		80.00	
7/28		Online Transfer to Kamal A Savings xxxxxx6624 Ref #Ib08Kc4Bh5 on 07/27/20		60.00	
7/28		Purchase authorized on 07/28 7-Eleven Union City CA P00000000235239054 Card 4450		23.20	112.80
7/29		Online Transfer From Kamal A Savings xxxxxx6624 Ref #Ib08Khlmb on 07/28/20	22.00		
7/29		Purchase authorized on 07/27 Cash App*Annie*Add 8774174551 CA S300210209762863 Card 4450		25.00	
7/29		Purchase authorized on 07/27 Google *Pay G.CO/Walleth# CA S460210243138013 Card 4450		40.00	
7/29		Purchase authorized on 07/28 Google *Pay G.CO/Walleth# CA S580210258812677 Card 4450		22.00	
7/29		Purchase authorized on 07/28 Cash App*Natasha 8774174551 CA S580210819075627 Card 4450		25.00	
7/29		Purchase authorized on 07/28 7-Eleven Fremont CA P00000000580917355 Card 4450		21.84	0.96
7/30		Online Transfer From Kamal A Checking xxxxxx0019 Ref #Ib08Kqwkqt on 07/30/20	850.00		
7/30		Purchase authorized on 07/30 Oo Liquor Mart Fremont CA P00300212818877584 Card 4450		26.27	824.69
7/31		Purchase authorized on 07/31 7-Eleven Union City CA P00000000673281124 Card 4450		43.76	780.93
8/3		Recurring Payment authorized on 07/30 Doordash*Poki Poke 6506819470 CA S380212804108497 Card 4450		18.60	
8/3		Purchase authorized on 08/01 Wienerschnitzel 34 Fremont CA S380214681966952 Card 4450		15.19	
8/3		Purchase authorized on 08/02 7-Eleven Union City CA P0000000086686037 Card 4450		23.00	
8/3		Purchase authorized on 08/02 Cash App*Annie*Add 8774174551 CA S300216193333389 Card 4450		35.00	
8/3		Pmntus Svc Fee Servicefee 200731 3532769 Annie Ysaber *Kamal		12.00	
8/3		Consumer-Portfol Loan-Pmnt 200731 3524285 Annie Ysaber *Kamal		432.58	244.56
8/4		Purchase authorized on 08/02 McDonald's F17400 Fremont CA S380215530074025 Card 4450		12.09	
8/4		Purchase authorized on 08/02 Sonic Drive IN #61 Hayward CA S300216000545891 Card 4450		27.36	
8/4		Purchase authorized on 08/02 Cash App*Annie*Add 8774174551 CA S300216221121889 Card 4450		25.00	
8/4		Purchase authorized on 08/03 Cash App*Annie*Add 8774174551 CA S460216265934732 Card 4450		20.00	
8/4		Purchase authorized on 08/03 Cleo Ai Httpswww.Meet DE S380216288454631 Card 4450		5.99	
8/4		Purchase authorized on 08/04 7-Eleven Union City CA P00000000176599594 Card 4450		49.26	
8/4		Purchase authorized on 08/04 7-Eleven Fremont CA P00000000871244271 Card 4450		8.64	96.22



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/5		Recurring Payment authorized on 08/04 Doordash*Dennys 6506819470 CA S300217349226614 Card 4450		28.77	
8/5		Purchase authorized on 08/04 USA*Global Entitie Ripon CA S380217847886627 Card 4450		2.00	
8/5		Purchase authorized on 08/04 USA*Global Entitie Ripon CA S460217851397423 Card 4450		2.00	
8/5		Purchase authorized on 08/04 USA*Global Entitie Ripon CA S580217853729646 Card 4450		2.00	61.45
8/6		Purchase authorized on 08/04 Shell Oil 57444212 Union City CA S460217863817909 Card 4450		11.00	50.45
8/7		Purchase authorized on 08/05 LA Victoria No 4 Hayward CA S460218643411110 Card 4450		26.34	24.11
8/10		Money Transfer authorized on 08/08 From Annie Knowles CA S00300221805544296 Card 4450	200.00		
8/10		Money Transfer authorized on 08/09 From Annie Knowles CA S00300223025708865 Card 4450	100.00		
8/10		Recurring Payment authorized on 08/07 Google*Numero Internet CA S300220651540849 Card 4450		5.99	
8/10		Purchase authorized on 08/08 Cash App*Annie*Add 8774174551 CA S460221806291841 Card 4450		35.00	
8/10		Recurring Payment authorized on 08/09 Doordash*Dennys 6506819470 CA S46022321930680 Card 4450		37.44	
8/10		Purchase authorized on 08/09 Cash App*Annie*Add 8774174551 CA S46022362064323 Card 4450		30.00	
8/10		Purchase authorized on 08/09 7-Eleven Union City CA P00000000186434710 Card 4450		43.24	
8/10		Purchase authorized on 08/09 Walgreens Store 2600 Mowr Fremont CA P00580223030346499 Card 4450		147.17	25.27
Ending balance on 8/13					25.27
Totals			\$5,114.72	\$5,170.78	

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 Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) 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 07/14/2020 - 08/13/2020	Standard monthly service fee \$10.00	You paid \$0.00
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	\$0.96 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.01 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	55 <input checked="" type="checkbox"/>

JL/JL

IMPORTANT ACCOUNT INFORMATION:

Your options to avoid the Opportunity 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*

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 Opportunity Savings®

Statement period activity summary

Beginning balance on 7/14	\$0.75
Deposits/Additions	0.00
Withdrawals/Subtractions	- 5.00
Ending balance on 8/13	-\$4.25

Account number: **9394253927**

ANNIE KAMAL

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	\$0.75
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>
8/13	Monthly Service Fee		5.00	-4.25
Ending balance on 8/13				-4.25
Totals		\$0.00	\$5.00	

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 Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/14/2020 - 08/13/2020	Standard monthly service fee \$5.00	You paid \$5.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$300.00	\$0.75 <input type="checkbox"/>
· A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>

TS/TS

