

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

October 16, 2020 ■ Page 1 of 7



ANTHONY DESANCTIS  
PO BOX 2211  
MESA AZ 85214-2211

## 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. (038)  
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 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.

### Statement period activity summary

Beginning balance on 9/17	\$12.11
Deposits/Additions	3,708.99
Withdrawals/Subtractions	- 2,876.31
<b>Ending balance on 10/16</b>	<b>\$844.79</b>

Account number: **3391937145**

**ANTHONY DESANCTIS**

Arizona account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 122105278



**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>
9/17		Purchase authorized on 09/15 Postmates 1Cf88 th Httpspostmate CA S580260190262335 Card 8102		11.27	0.84
9/21		ATM Cash Deposit on 09/19 3495 W Chandler Blvd Chandler AZ 0006354 ATM ID 9986V Card 8102	85.00		
9/21		Money Transfer authorized on 09/19 From Doordash, Inc. CA S00300264047305611 Card 8102	53.51		
9/21		Purchase authorized on 09/19 Shell Oil 57441822 Mesa AZ S460264032256086 Card 8102		11.00	
9/21		Purchase with Cash Back \$ 15.00 authorized on 09/19 Chevron/3 Brothers Food Mesa AZ P00580264049477157 Card 8102		23.77	
9/21		Purchase authorized on 09/20 Circle K 03373 Gilbert AZ S300264283040430 Card 8102		6.78	
9/21		Purchase authorized on 09/20 Walgreens Store 754 N Hig Gilbert AZ P00580265097234537 Card 8102		6.99	
9/21		Purchase with Cash Back \$ 30.00 authorized on 09/21 Circle K 09152 5105 E Phoenix AZ P00000000573298671 Card 8102		31.00	
9/21		Purchase authorized on 09/21 Frys Fuel 1425 N Hagle Gilbert AZ P00000000770336828 Card 8102		12.01	47.80
9/22		Doordash, Inc. Doordash, St-G9J4Q7L8C1Y7 Anthony Desanctis	10.00		
9/22		Purchase authorized on 09/21 Walgreens Store 754 N Hig Gilbert AZ P00580266064249572 Card 8102		11.97	45.83
9/24		Purchase authorized on 09/23 Uber Eats Help.Uber.Com CA S300267460867830 Card 8102		2.94	
9/24		Purchase authorized on 09/23 Uber Eats Help.Uber.Com CA S460267528911033 Card 8102		1.00	41.89
9/25		Money Transfer authorized on 09/24 From Dave Inc CA S00300269128533934 Card 8102	20.00		
9/25		Aas Services, LI Payroll 200925 004414 Desanctis Anthony	1,654.54		1,716.43
9/28		Purchase authorized on 09/25 Cash App*Elizabeth 8774174551 CA S580269342063951 Card 8102		60.00	
9/28		Purchase authorized on 09/25 Total *Wireless 866-663-3633 FL S300269768557224 Card 8102		22.09	
9/28		Purchase authorized on 09/25 Lyft *Ride Fri 3 Lyft.Com CA S380269823371865 Card 8102		25.61	
9/28		Purchase authorized on 09/25 Ucars Tempe AZ S380270003810335 Card 8102		299.00	
9/28		Purchase authorized on 09/25 Qt 467 Tempe AZ S460270028557460 Card 8102		11.12	
9/28		Purchase authorized on 09/25 Circle K 01897 5845 W Phoenix AZ P00000000372005718 Card 8102		19.16	
9/28		Purchase authorized on 09/25 Red Roof Inn Phoenix AZ S580270104374787 Card 8102		60.00	
9/28		Non-WF ATM Withdrawal authorized on 09/25 4101 N 27th Ave Phoenix AZ 00380270224938811 ATM ID 7E002651 Card 8102		203.50	
9/28		Non-Wells Fargo ATM Transaction Fee		2.50	
9/28		Purchase authorized on 09/26 McDonald's F31185 Gilbert AZ S460270841227083 Card 8102		3.22	
9/28		Purchase authorized on 09/27 Chevron 0210716 Mesa AZ S300272138155731 Card 8102		19.01	991.22
9/29		Doordash, Inc. Doordash, St-Q5F5S8R3I9R1 Anthony Desanctis	226.75		
9/29		Purchase with Cash Back \$ 20.00 authorized on 09/29 Circle K 09173 1817 W Mesa AZ P00000000770595941 Card 8102		21.08	1,196.89
10/2		Moneylion P2P 201002 Anthony Desanct Anthony Desanctis	125.00		



**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>
10/2		Purchase authorized on 09/30 Property Payment R 805-6992040 CA S460274764748345 Card 8102		201.15	
10/2		Purchase authorized on 10/02 Dave Inc Los Angeles CA S00300277012603887 Card 8102		1.00	
10/2		Mason Oliver Web Pmts 100220 4Vtxr6 Anthony Desanctis		101.28	1,018.46
10/5		Purchase authorized on 10/02 Filibertos Mexican Tempe AZ S580276857960550 Card 8102		12.13	
10/5		Purchase authorized on 10/03 Circle K 00433 Mesa AZ S460277631447659 Card 8102		16.56	
10/5		Purchase authorized on 10/03 Cox Phoenix Comm S 800-234-3993 AZ S380277717033551 Card 8102		51.90	
10/5		Purchase authorized on 10/03 Frys #88 100 E. Jeffe Phoenix AZ P0000000436291713 Card 8102		41.26	
10/5		Purchase authorized on 10/03 Dollar Tr 2044 E Thoma Phoenix AZ P00000000987401902 Card 8102		33.06	
10/5		Purchase authorized on 10/03 DD's Discounts #5243 Phoenix AZ P0000000431898853 Card 8102		138.90	
10/5		ATM Withdrawal authorized on 10/03 Ahwatukee Phoenix AZ 0001935 ATM ID 4469W Card 8102		60.00	
10/5		Purchase authorized on 10/03 Shell Service Station Tempe AZ P00380278139824623 Card 8102		2.64	
10/5		Purchase authorized on 10/03 Shell Service Station Tempe AZ P00580278140834597 Card 8102		11.00	
10/5		Purchase authorized on 10/05 Dave Inc Los Angeles CA S00580279269123738 Card 8102		24.99	
10/5		Purchase authorized on 10/05 Circle K 01569 699 E B Phoenix AZ P00000000980464871 Card 8102		3.21	622.81
10/6		Doordash, Inc. Doordash, St-B2P5C2O6R6C3 Anthony Desanctis	25.75		
10/6		Purchase authorized on 10/05 Frys #88 100 E. Jeffe Phoenix AZ P00000000889949882 Card 8102		34.13	614.43
10/8		Recurring Payment authorized on 10/06 Sezzle Order P1 Httpssezzle.C MN S580281180292716 Card 8102		53.50	560.93
10/9		Purchase Return authorized on 10/07 Property Payment R Goleta CA S380281828715846 Card 8102	201.15		
10/9		Aas Services, LI Payroll 201009 004414 Desanctis Anthony	1,262.54		
10/9		Purchase authorized on 10/08 Frys #88 100 E. Jeffe Phoenix AZ P00000000131078004 Card 8102		33.52	
10/9		MI Plus Membrshp Moneylion 201008 MI12925162 Desanctis Anthony		9.20	1,981.90
10/13		Doordash, Inc. Doordash, St-I4B7Y5M9S2I8 Anthony Desanctis	44.75		
10/13		Purchase authorized on 10/08 Harrys 888-212-685 Httpswww.Harr NY S460282714995562 Card 8102		5.40	
10/13		Purchase authorized on 10/09 Lyft *Ride Fri 7 Lyft.Com CA S380284073983723 Card 8102		13.77	
10/13		Purchase authorized on 10/09 Frys-Food-Drg #0 3036 E. Phoenix AZ P00460284142121930 Card 8102		3.67	
10/13		Purchase authorized on 10/09 Juliobertos Phoenix AZ S380284150150006 Card 8102		21.80	
10/13		Purchase with Cash Back \$ 40.00 authorized on 10/09 Qt 425 Inside Phoenix AZ P00300284190837528 Card 8102		41.69	
10/13		Purchase authorized on 10/09 Lyft *Cancel Fee Lyft.Com CA S300284198665469 Card 8102		5.00	
10/13		Purchase authorized on 10/10 Lyft *Ride Fri 1 Lyft.Com CA S460284194688900 Card 8102		9.94	
10/13		Purchase authorized on 10/11 Circle K 08841 966 E V Phoenix AZ P00000000234521750 Card 8102		16.96	
10/13		Purchase authorized on 10/11 Total *Wireless 866-663-3633 FL S460285443213831 Card 8102		55.24	
10/13		ATM Withdrawal authorized on 10/11 Plaza Breezeway Phoenix AZ 0002132 ATM ID 2203H Card 8102		100.00	1,753.18
10/14		Purchase authorized on 10/12 Rent A Center #584 602-256-2222 AZ S300287054040700 Card 8102		29.84	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/14		Purchase authorized on 10/13 Cash App*Bunny Kin 877-417-4551 AZ S300287565265139 Card 8102		50.00	
10/14		Purchase authorized on 10/13 Cash App*Bunny Kin 877-417-4551 AZ S580287570992274 Card 8102		1.00	
10/14		Recurring Payment authorized on 10/13 Rentacenter#584 602-256-2222 AZ S580287719244605 Card 8102		29.06	1,643.28
10/15		Purchase authorized on 10/14 Circle K # 41652 Phoenix AZ S580288309891707 Card 8102		12.46	
10/15		Purchase authorized on 10/14 Cash App*Ciara Hic 8774174551 CA S300288838527599 Card 8102		1.00	
10/15		Non-WF ATM Withdrawal authorized on 10/15 966 E Van Buren Phoenix AZ 00580289851074510 ATM ID Ck028841 Card 8102		403.00	
10/15		Non-Wells Fargo ATM Transaction Fee		2.50	
10/15		Mdg USA Inc. Payment 201015 15785703 Anthony Desanctis		28.59	1,195.73
10/16		Purchase authorized on 10/15 Cash App*Edward LA 8774174551 CA S380290039004045 Card 8102		100.00	
10/16		Purchase authorized on 10/15 Wal-Mart Super Center Phoenix (East AZ P00000000173663354 Card 8102		36.82	
10/16		ATM Withdrawal authorized on 10/15 Central & Grant Phoenix AZ 0001601 ATM ID 4650E Card 8102		100.00	
10/16		ATM Withdrawal authorized on 10/15 32ND and Thomas Phoenix AZ 0005398 ATM ID 2403P Card 8102		60.00	
10/16		Purchase authorized on 10/16 Wal-Mart Super Center Phoenix (East AZ P00000000180694437 Card 8102		12.34	
10/16		Purchase authorized on 10/16 T & Holdings 30 Phoenix AZ P00000000980197090 Card 8102		9.09	
10/16		Purchase authorized on 10/16 T & Holdings 30 Phoenix AZ P00000000782002264 Card 8102		32.69	844.79
<b>Ending balance on 10/16</b>					<b>844.79</b>
<b>Totals</b>			<b>\$3,708.99</b>	<b>\$2,876.31</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 09/17/2020 - 10/16/2020	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	\$0.84 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,349.33 <input checked="" 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:**

**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



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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.

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**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.



## IMPORTANT ACCOUNT INFORMATION

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**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.



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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.

