

Wells Fargo Combined Statement of Accounts

September 28, 2020 ■ Page 1 of 8



ANTHONY J NAVARRO
1026 N E PL
LOMPOC CA 93436-3415

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 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 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	5782277197	-4.14	-218.43
Wells Fargo Way2Save [®] Savings	6	5262850885	-2.99	-1.99
Total deposit accounts			-\$7.13	-\$220.42

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 8/28	-\$4.14
Deposits/Additions	1,928.71
Withdrawals/Subtractions	- 2,143.00
Ending balance on 9/28	-\$218.43

Account number: **5782277197****ANTHONY J NAVARRO**

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
8/28		Ctc Outreach Mkt Corp Pay 200828 Anthony Navarro	83.30		
8/28		RTP From Venmo on 08/28 Ref#20200828021000021P1Brjpm00630046244	1.29		
8/28		ATM Withdrawal authorized on 08/28 645 W Central Avenue Lompoc CA 0008026 ATM ID 6447x Card 7479		40.00	
8/28		ATM Withdrawal authorized on 08/28 407 E Main St Santa Maria CA 0001621 ATM ID 0638B Card 7479		40.00	0.45
8/31		Zelle From Pouls Sheryl on 08/29 Ref # Bacf4D30D2Cb	100.00		
8/31		ATM Withdrawal authorized on 08/29 645 W Central Avenue Lompoc CA 0008468 ATM ID 6447x Card 8479		100.00	0.45
9/2		Stripe Anthony NA St-Q5V4C3I6O7M8 Anthony Navarro	3.04		
9/2		Online Transfer to Navarro A Way2Save Savings xxxxxx0885 Ref #Ib08Rsc82D on 09/02/20		3.00	
9/2		ATM Cash Approved In Overdraft authorized on 09/02 645 W Central Avenue Lompoc CA 0009861 ATM ID 6447x Card 8479		60.00	
9/2		ATM Cash Approved In Overdraft authorized on 09/02 1450 S Broadway Santa Maria CA 0004293 ATM ID 9921C Card 8479		50.00	-109.51
9/3		Overdraft Fee for a Transaction Posted on 09/02 \$60.00 ATM Cash Approved In Overdraft authorized on 09/02 645 W Central Avenue Lompoc CA		35.00	
9/3		Overdraft Fee for a Transaction Posted on 09/02 \$50.00 ATM Cash Approved In Overdraft authorized on 09/02 1450 S Broadway Santa Maria CA		35.00	-179.51
9/4		Ctc Outreach Mkt Corp Pay 200904 Anthony Navarro	464.00		


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>
9/4		ATM Withdrawal authorized on 09/04 645 W Central Avenue Lompoc CA 0000618 ATM ID 6447x Card 8479		200.00	
9/4		ATM Withdrawal authorized on 09/04 645 W Central Avenue Lompoc CA 0004983 ATM ID 6447Y Card 8479		80.00	4.49
9/8		ATM Cash Deposit on 09/07 645 W Central Avenue Lompoc CA 0006036 ATM ID 6447Y Card 8479	100.00		
9/8		ATM Cash Approved In Overdraft authorized on 09/05 645 W Central Avenue Lompoc CA 0005564 ATM ID 6447Y Card 8479		80.00	
9/8		ATM Cash Approved In Overdraft authorized on 09/07 645 W Central Avenue Lompoc CA 0006038 ATM ID 6447Y Card 8479		100.00	
9/8		ATM Cash Approved In Overdraft authorized on 09/07 645 W Central Avenue Lompoc CA 0006110 ATM ID 6447Y Card 8479		40.00	
9/8		ATM Cash Approved In Overdraft authorized on 09/07 645 W Central Avenue Lompoc CA 0006133 ATM ID 6447Y Card 8479		40.00	-155.51
9/9		Overdraft Fee for a Transaction Posted on 09/08 \$100.00 ATM Cash Approved In Overdraft authorized on 09/07 645 W Central Avenue Lompoc CA		35.00	
9/9		Overdraft Fee for a Transaction Posted on 09/08 \$40.00 ATM Cash Approved In Overdraft authorized on 09/07 645 W Central Avenue Lompoc CA		35.00	
9/9		Overdraft Fee for a Transaction Posted on 09/08 \$40.00 ATM Cash Approved In Overdraft authorized on 09/07 645 W Central Avenue Lompoc CA		35.00	-260.51
9/11		Ctc Outreach Mkt Corp Pay 200911 Anthony Navarro	156.80		-103.71
9/14		ATM Cash Approved In Overdraft authorized on 09/12 645 W Central Avenue Lompoc CA 0007143 ATM ID 6447Y Card 8479		40.00	-143.71
9/15		Overdraft Fee for a Transaction Posted on 09/14 \$40.00 ATM Cash Approved In Overdraft authorized on 09/12 645 W Central Avenue Lompoc CA		35.00	-178.71
9/18		Ctc Outreach Mkt Corp Pay 200918 Anthony Navarro	458.88		
9/18		ATM Cash Deposit on 09/18 645 W Central Avenue Lompoc CA 0008466 ATM ID 6447Y Card 8479	29.00		
9/18		ATM Cash Deposit on 09/18 645 W Central Avenue Lompoc CA 0004941 ATM ID 6447x Card 8479	30.00		
9/18		ATM Withdrawal authorized on 09/18 645 W Central Avenue Lompoc CA 0005176 ATM ID 6447x Card 8479		100.00	239.17
9/21		ATM Cash Deposit on 09/20 645 W Central Avenue Lompoc CA 0005907 ATM ID 6447x Card 8479	200.00		
9/21		ATM Withdrawal authorized on 09/18 645 W Central Avenue Lompoc CA 0008741 ATM ID 6447Y Card 8479		100.00	
9/21		ATM Withdrawal authorized on 09/19 645 W Central Avenue Lompoc CA 0008961 ATM ID 6447Y Card 8479		100.00	
9/21		ATM Cash Approved In Overdraft authorized on 09/20 645 W Central Avenue Lompoc CA 0005855 ATM ID 6447x Card 8479		100.00	
9/21		ATM Cash Approved In Overdraft authorized on 09/20 645 W Central Avenue Lompoc CA 0005863 ATM ID 6447x Card 8479		100.00	
9/21		ATM Cash Approved In Overdraft authorized on 09/21 645 W Central Avenue Lompoc CA 0005935 ATM ID 6447x Card 8479		100.00	
9/21		ATM Cash Approved In Overdraft authorized on 09/21 645 W Central Avenue Lompoc CA 0005962 ATM ID 6447x Card 8479		100.00	-160.83
9/22		Overdraft Fee for a Transaction Posted on 09/21 \$100.00 ATM Cash Approved In Overdraft authorized on 09/21 645 W Central Avenue Lompoc CA		35.00	
9/22		Overdraft Fee for a Transaction Posted on 09/21 \$100.00 ATM Cash Approved In Overdraft authorized on 09/21 645 W Central Avenue Lompoc CA		35.00	-230.83
9/25		Ctc Outreach Mkt Corp Pay 200925 Anthony Navarro	302.40		
9/25		ATM Withdrawal authorized on 09/25 645 W Central Avenue Lompoc CA 0007034 ATM ID 6447x Card 8479		60.00	
9/25		ATM Cash Approved In Overdraft authorized on 09/25 645 W Central Avenue Lompoc CA 0000010 ATM ID 6447Y Card 8479		100.00	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/25		ATM Cash Approved In Overdraft authorized on 09/25 4854 S. Bradley Santa-Maria CA 0004657 ATM ID 2315U Card 8479		60.00	-148.43
9/28		Overdraft Fee for a Transaction Posted on 09/25 \$100.00 ATM Cash Approved In Overdraft authorized on 09/25 645 W Central Avenue Lompoc CA		35.00	
9/28		Overdraft Fee for a Transaction Posted on 09/25 \$60.00 ATM Cash Approved In Overdraft authorized on 09/25 4854 S. Bradley Santa-Maria CA		35.00	-218.43
Ending balance on 9/28					-218.43
Totals			\$1,928.71	\$2,143.00	

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.

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$350.00	\$490.00
Total Returned Item Fees	\$0.00	\$0.00

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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/28/2020 - 09/28/2020	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	-\$260.51 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,468.42 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	0 <input type="checkbox"/>
· Age of primary account owner	17 - 24	<input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC

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[®] Savings

Statement period activity summary

Beginning balance on 8/28	-\$2.99
Deposits/Additions	26.00
Withdrawals/Subtractions	- 25.00
Ending balance on 9/28	-\$1.99

Account number: **5262850885**

ANTHONY J NAVARRO

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	\$2.91
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>
9/2	Online Transfer From Navarro A Everyday Checking xxxxxx7197 Ref #1b08Rsc82D on 09/02/20	3.00		0.01
9/18	ATM Cash Deposit on 09/18 645 W Central Avenue Lompoc CA 0004942 ATM ID 6447x Card 8479	23.00		23.01
9/21	ATM Withdrawal authorized on 09/21 645 W Central Avenue Lompoc CA 0005979 ATM ID 6447x Card 8479		20.00	3.01
9/28	Monthly Service Fee		5.00	-1.99
Ending balance on 9/28				-1.99
Totals		\$26.00	\$25.00	

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 disclosures applicable to your account 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 08/28/2020 - 09/28/2020

Standard monthly service fee \$5.00

You paid \$5.00



Monthly service fee summary (continued)

How to avoid the monthly service fee

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

- Minimum daily balance
- A daily automatic transfer from a Wells Fargo checking account
- Save As You Go® transfer from a Wells Fargo checking account
- A monthly automatic transfer from a Wells Fargo checking account
- The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)

Minimum required

This fee period

\$300.00

-\$2.99

\$1.00

\$0.00

\$1.00

\$0.00

\$25.00

\$0.00

AM/AM

