

# Wells Fargo Everyday Checking

September 30, 2020 ■ Page 1 of 6



AZMAL KHAN  
ASTMI D JEE  
1460 81ST AVE  
OAKLAND CA 94621-2340

## 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 checked="" 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.

### Statement period activity summary

Beginning balance on 9/1	\$675.71
Deposits/Additions	4,766.39
Withdrawals/Subtractions	- 5,571.87
<b>Ending balance on 9/30</b>	<b>-\$129.77</b>

Account number: **7029653461**

**AZMAL KHAN**  
**ASTMI D JEE**

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
9/1		Online Transfer Ref #Ib08Rh6Mnw to Secured Card XXXXXXXXXXXX8752 on 08/31/20		75.00	
9/1		Online Transfer Ref #Ib08Rhff4N to Secured Card XXXXXXXXXXXX8752 on 09/01/20		100.71	
9/1		Online Transfer Ref #Ib08Rqlkck to Secured Card XXXXXXXXXXXX8752 on 09/01/20		100.00	
9/1		Online Transfer Ref #Ib08Rqswqn to Secured Card XXXXXXXXXXXX8752 on 09/01/20		172.04	227.96
9/2		Online Transfer Ref #Ib08Rtwnvq to Secured Card XXXXXXXXXXXX8752 on 09/02/20		139.96	
9/2		Albert Genius EDI Pymnts Payment_4218644 Astmi Jee		88.00	0.00
9/8		First Loan Db Online Pmt 090320 20090371Vjtg6Y Astmi Jee		98.43	
9/8		Pacific Coast FL Direct Dep 200908 576052368315Owl Khan,Azmal	2,362.38		
9/8		Online Transfer Ref #Ib08Syl42B to Secured Card XXXXXXXXXXXX8752 on 09/08/20		60.81	
9/8		Pgande Web Online SEP 20 62514315090520 Astmi Jee		203.14	2,000.00
9/9		Dave, Inc Debit 5F577Fdf7D5Eaf48073C44B7/ 98B10C1712F602D		1.00	1,999.00
9/10		ATM Withdrawal authorized on 09/09 433 Hegenberger Rd Ste110 Oakland CA 0000105 ATM ID 5469I Card 1053		100.00	
9/10		Online Transfer Ref #Ib08T8R96Z to Secured Card XXXXXXXXXXXX8752 on 09/10/20		150.00	
9/10		Zelle to Singh Samantha on 09/10 Ref #Pp08T9Grkf Thanks Love		150.00	
9/10		Dave, Inc Debit 5F587Dbe4B5631DE453C4154/ 3037837406F7D80		91.24	
9/10		Fpb CR Card Telephone 090920 Col159014589 Astmi Jee		100.00	
9/10		Venmo Addfunds 4418240994 Astmi Jee		150.00	1,257.76
9/11		Purchase Bank Check OR Draft		810.00	
9/11		ATT Payment 090920 771436003Smt2O Everyday Checking		271.78	175.98
9/14		Online Transfer Ref #Ib08Tl5Zc6 to Secured Card XXXXXXXXXXXX8752 on 09/11/20		175.98	0.00
9/18		NSF Return Item Fee for a Transaction Received on 09/17 \$186.52 Stc 844-650-5931 Debit 200917 C20091609001 234 Astmi Jee		35.00	-35.00
9/21		NSF Return Item Fee for a Transaction Received on 09/18 \$368.03 Vbs Firstloan 8883402911 200917 FL-Hrb946AL0 3 Astmi Jee		35.00	
9/21		Pacific Coast FL Direct Dep 200921 718078597227Owl Khan,Azmal	2,404.01		
9/21		Online Transfer to Khan A Everyday Checking xxxxxx1840 Ref #Ib08W5Mdpz on 09/21/20		2,320.78	
9/21	<	Business to Business ACH Debit - Truebill Truebill P St-D3V8P0W0M1R7 Truebill Inc		3.00	10.23
9/22		NSF Return Item Fee for a Transaction Received on 09/21 \$91.24 Dave, Inc Debit 5F6889268Df2A6CC6506A609/ 2A7215869F4A23D		35.00	-24.77
9/23		NSF Return Item Fee for a Transaction Received on 09/22 \$111.44 Pgande Web Online SEP 20 625143230905 20 Astmi Jee		35.00	
9/23		NSF Return Item Fee for a Transaction Received on 09/22 \$300.08 Fpb CR Card Telephone 092020 Col159232 007 Astmi Jee		35.00	-94.77
9/29		NSF Return Item Fee for a Transaction Received on 09/28 \$205.18 ATT Payment 092520 131789011Epa Yt Everyday Checking		35.00	-129.77
<b>Ending balance on 9/30</b>					<b>-129.77</b>
<b>Totals</b>			<b>\$4,766.39</b>	<b>\$5,571.87</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.

< **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.



**Items returned unpaid**

Date	Description	Amount
9/15	Albert Savings D EDI Pymnts 27051915 Astmi Jee Reference # 091000013157017	5.00
9/18	Stc 844-650-5931 Debit 200917 C20091609001234 Astmi Jee Reference # 074903716348602	186.52
9/21	Vbs Firstloan 8883402911 200917 FL-Hrb946AL03 Astmi Jee Reference # 096016932453501	368.03
9/22	Dave, Inc Debit 5F6889268Df2A6CC6506A609/ 2A7215869F4A23D Reference # 084106760067076	91.24
9/23	Pgande Web Online SEP 20 62514323090520 Astmi Jee Reference # 028000088647090	111.44
9/23	Fpb CR Card Telephone 092020 Col159232007 Astmi Jee Reference # 091408594298957	300.08
9/28	Fpb CR Card Retry Pymt 092420 Col159232007 Astmi Jee Reference # 091408597537997	300.08
9/29	ATT Payment 092520 131789011Epayt Everyday Checking Reference # 031100204959401	205.18

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$210.00	\$455.00

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	1	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$35.00	\$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 09/01/2020 - 09/30/2020	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	-\$129.77 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$4,766.39 <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		

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**IMPORTANT ACCOUNT INFORMATION:**

Your options to avoid the Everyday Checking account monthly service fee are changing.



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**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

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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.



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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.

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.

