

Wells Fargo Opportunity CheckingSM

October 26, 2020 ■ Page 1 of 7



BREAJANAI M GATLIN
207 N GLENWOOD AVE APT B
RIALTO CA 92376-5531

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: wells Fargo.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 wells Fargo.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 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 9/25 | \$325.23 |
| Deposits/Additions | 1,704.76 |
| Withdrawals/Subtractions | - 1,945.88 |
| Ending balance on 10/26 | \$84.11 |

Account number: **6869486834**

BREAJANAI M GATLIN

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

| <i>Date</i> | <i>Check Number</i> | <i>Description</i> | <i>Deposits/ Additions</i> | <i>Withdrawals/ Subtractions</i> | <i>Ending daily balance</i> |
|-------------|-------------------------|--|--------------------------------|--------------------------------------|---------------------------------|
| 9/25 | | Money Transfer authorized on 09/25 From Brea CA S00380269752607968 Card 6839 | 14.75 | | |
| 9/25 | | Purchase authorized on 09/23 Spectrum 855-707-7328 CA S460267743244271 Card 6839 | | 205.57 | |
| 9/25 | | Purchase authorized on 09/24 Kfc K312006 Rialto CA S460268701216675 Card 6839 | | 13.99 | |
| 9/25 | | Purchase authorized on 09/24 Family Dollar # Rialto CA P00000000274915449 Card 6839 | | 4.49 | |
| 9/25 | | Purchase authorized on 09/25 Stylish Eyebrow Inc Rialto CA P00460270008087966 Card 6839 | | 9.00 | 106.93 |
| 9/28 | | ATM Cash Deposit on 09/25 190 W Foothill Blvd Rialto CA 0008602 ATM ID 0865A Card 6839 | 280.00 | | |
| 9/28 | | Money Transfer authorized on 09/28 From Brea CA S00380273028431097 Card 6839 | 49.25 | | |
| 9/28 | | Purchase authorized on 09/24 Wendy's 9414 Colton CA S580268562920298 Card 6839 | | 8.17 | |
| 9/28 | | Purchase authorized on 09/24 Fast 5 Pizza Rialto CA S300269124660662 Card 6839 | | 16.13 | |
| 9/28 | | Purchase authorized on 09/25 Cash App*Brenae Ki 8774174551 CA S580269512227765 Card 6839 | | 1.00 | |
| 9/28 | | Purchase authorized on 09/25 Food4Less 1410 W.Footh Rialto CA P00000000872264673 Card 6839 | | 57.07 | |
| 9/28 | | Purchase authorized on 09/26 Wal-Mart Wal-Mart Sup Rialto CA P00000000339180577 Card 6839 | | 55.91 | |
| 9/28 | | Purchase authorized on 09/26 Five Belo Sierra Ave Fontana CA P00000000639653187 Card 6839 | | 23.71 | |
| 9/28 | | Purchase authorized on 09/26 Target T- 16964 Slover Fontana CA P00000000439644720 Card 6839 | | 69.97 | |
| 9/28 | | Purchase authorized on 09/27 Family Dollar # Rialto CA P00000000576772859 Card 6839 | | 9.61 | |
| 9/28 | | Purchase authorized on 09/28 Wal-Mart Wal-Mart Sup Rialto CA P00000000871943792 Card 6839 | | 46.52 | |
| 9/28 | | ATM Withdrawal authorized on 09/28 190 W Foothill Blvd Rialto CA 0008412 ATM ID 0865B Card 6839 | | 50.00 | 98.09 |
| 9/29 | | Purchase authorized on 09/27 Carls Jr 1100283 Rialto CA S300271574558572 Card 6839 | | 29.05 | |
| 9/29 | | Purchase authorized on 09/27 Fast 5 Pizza Rialto CA S300272068890319 Card 6839 | | 12.91 | |
| 9/29 | | Purchase authorized on 09/29 Wal-Mart Super Center Rialto CA P00000000486852453 Card 6839 | | 19.81 | |
| 9/29 | | Purchase authorized on 09/29 Family Dollar # Rialto CA P00000000475234138 Card 6839 | | 10.82 | 25.50 |
| 10/1 | | Money Transfer authorized on 09/30 From Brea CA S00460275152909008 Card 6839 | 19.70 | | |
| 10/1 | | Money Transfer authorized on 09/30 From Brea CA S00300275163054396 Card 6839 | 2.25 | | |
| 10/1 | | Zelle From Okwata Ojavru on 10/01 Ref # Bac2977A8248 | 45.00 | | |
| 10/1 | | Purchase authorized on 09/29 Taco Bell #022452 Rialto CA S380273763753549 Card 6839 | | 6.47 | |
| 10/1 | | Purchase authorized on 10/01 Wal-Mart Wal-Mart Sup Rialto CA P00000000970415270 Card 6839 | | 29.62 | 56.36 |
| 10/2 | | Money Transfer authorized on 10/02 From Brea CA S00460276607726114 Card 6839 | 20.68 | | |



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 | | Money Transfer authorized on 10/02 From Brea CA S00380276623410703 Card 6839 | 9.75 | | |
| 10/2 | | Purchase authorized on 09/30 Carls Jr 1100283 Rialto CA S580274596945314 Card 6839 | | 5.39 | |
| 10/2 | | Purchase authorized on 09/30 Cash App*Brea*Add 8774174551 CA S580275161152216 Card 6839 | | 10.00 | |
| 10/2 | | Purchase authorized on 09/30 Cash App*Brea*Add 8774174551 CA S380275180672254 Card 6839 | | 5.00 | |
| 10/2 | | Purchase authorized on 10/02 Ti Gi Beauty Inc Rialto CA P00380276702813307 Card 6839 | | 13.93 | 52.47 |
| 10/5 | | Money Transfer authorized on 10/02 From Brea CA S00300277122005518 Card 6839 | 19.70 | | |
| 10/5 | | Money Transfer authorized on 10/02 From Brea CA S00380277181276344 Card 6839 | 49.25 | | |
| 10/5 | | ATM Cash Deposit on 10/04 190 W Foothill Blvd Rialto CA 0008362 ATM ID 9976F Card 6839 | 100.00 | | |
| 10/5 | | Money Transfer authorized on 10/04 From Brea CA S00380279162445019 Card 6839 | 25.53 | | |
| 10/5 | | Zelle From Belle Kayla on 10/05 Ref # Pp08Yt2Hwg | 40.00 | | |
| 10/5 | | Purchase authorized on 10/01 Burger King #12537 Rialto CA S460275581002884 Card 6839 | | 13.45 | |
| 10/5 | | Purchase authorized on 10/02 Jack IN The Box 33 Fontana CA S580276626122922 Card 6839 | | 21.38 | |
| 10/5 | | Purchase authorized on 10/02 McDonald's F2439 Riverside CA S580277130736161 Card 6839 | | 12.05 | |
| 10/5 | | Purchase authorized on 10/02 Cash App*Antwoine 8774174551 CA S580277182256832 Card 6839 | | 50.00 | |
| 10/5 | | Purchase authorized on 10/03 Jack IN The Box 53 Rialto CA S380277313882527 Card 6839 | | 6.87 | |
| 10/5 | | Purchase authorized on 10/03 Cash App*Brea*Add 8774174551 CA S38027767757649 Card 6839 | | 4.00 | |
| 10/5 | | Purchase authorized on 10/04 Food4Less 1410 W.Footh Rialto CA P0000000876927495 Card 6839 | | 80.43 | |
| 10/5 | | Purchase authorized on 10/04 99-Cents-Only #012 Rialto CA S460278827078226 Card 6839 | | 12.88 | |
| 10/5 | | Zelle to Belle Kayla on 10/05 Ref #Pp08Yv3Qbh | | 40.00 | |
| 10/5 | | Zelle to Belle Kayla on 10/05 Ref #Pp08Yvykrv | | 8.00 | 37.89 |
| 10/6 | | ATM Cash Deposit on 10/06 190 W Foothill Blvd Rialto CA 0003349 ATM ID 0865B Card 6839 | 440.00 | | |
| 10/6 | | Purchase authorized on 10/05 Cash App*Glen Gatl 8774174551 CA S580279660341983 Card 6839 | | 25.00 | |
| 10/6 | | ATM Withdrawal authorized on 10/06 190 W Foothill Blvd Rialto CA 0002900 ATM ID 0865A Card 6839 | | 100.00 | 352.89 |
| 10/7 | | Purchase authorized on 10/06 Cash App*Brea*Add 8774174551 CA S380281079259864 Card 6839 | | 90.00 | 262.89 |
| 10/8 | | Purchase authorized on 10/08 Ontario Fuel Ontario CA P0000000285553597 Card 6839 | | 20.00 | |
| 10/8 | | Purchase authorized on 10/08 Wal-Mart Super Center Rialto CA P0000000073589669 Card 6839 | | 34.91 | 207.98 |
| 10/9 | | Purchase authorized on 10/07 Jack IN The Box 53 Rialto CA S380282216675464 Card 6839 | | 9.02 | |
| 10/9 | | Purchase authorized on 10/08 Food4Less #0303 1410 W.Fo Rialto CA P00300283127255893 Card 6839 | | 9.69 | |
| 10/9 | | Purchase authorized on 10/09 Wal-Mart Wal-Mart Sup Rialto CA P00000000677761698 Card 6839 | | 40.19 | |
| 10/9 | | Purchase authorized on 10/09 Staterbro 8228 Sierra Fontana CA P00000000579256060 Card 6839 | | 3.19 | |
| 10/9 | | Purchase authorized on 10/09 Arco #42162 Upland CA P00000000474199063 Card 6839 | | 20.17 | 125.72 |
| 10/13 | | Purchase authorized on 10/08 Tst* Waba Grill - Rialto CA S300283123045616 Card 6839 | | 8.18 | |

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> |
|-------------|---------------------|---|--------------------------------|--------------------------------------|---------------------------------|
| 10/13 | | Purchase authorized on 10/08 Taco Bell #035613 Highland CA S300283200140597 Card 6839 | | 13.02 | |
| 10/13 | | Purchase authorized on 10/09 McDonald's M6356 O Fontana CA S580283577189002 Card 6839 | | 5.57 | |
| 10/13 | | Purchase authorized on 10/09 Citrus Donuts Fontana CA S300283580537052 Card 6839 | | 1.69 | |
| 10/13 | | Purchase authorized on 10/09 Citrus Donuts Fontana CA S460283583186204 Card 6839 | | 5.29 | |
| 10/13 | | Purchase authorized on 10/09 Ziplineexpress Los Alamitos CA S300283587059313 Card 6839 | | 12.00 | |
| 10/13 | | Purchase authorized on 10/09 99-Cents-Only #012 Rialto CA S460283629644715 Card 6839 | | 18.42 | |
| 10/13 | | Purchase authorized on 10/09 Beauty Depot Rialto CA S460284025658387 Card 6839 | | 3.36 | |
| 10/13 | | Purchase authorized on 10/10 Apple.Com/Bill 866-712-7753 CA S380284579475559 Card 6839 | | 9.99 | |
| 10/13 | | Purchase authorized on 10/10 McDonald's F1063 Los Angeles CA S460284584297511 Card 6839 | | 7.08 | |
| 10/13 | | Zelle to Nails Lush on 10/11 Ref #Rp08Ztw2Bq | | 24.00 | |
| 10/13 | | Purchase authorized on 10/11 Cash App*Brea*Add 8774174551 CA S580285852281800 Card 6839 | | 15.00 | 2.12 |
| 10/15 | | Money Transfer authorized on 10/14 From Brea CA S00300289065706063 Card 6839 | 16.60 | | 18.72 |
| 10/16 | | Money Transfer authorized on 10/16 From Brea CA S00380290630945308 Card 6839 | 21.67 | | |
| 10/16 | | Purchase authorized on 10/14 Tst* Waba Grill - Rialto CA S580289081776583 Card 6839 | | 17.44 | 22.95 |
| 10/19 | | Zelle From Andre Walker on 10/17 Ref # Nav0Fntz56U | 20.00 | | |
| 10/19 | | ATM Cash Deposit on 10/18 190 W Foothill Blvd Rialto CA 0007505 ATM ID 0865A Card 6839 | 100.00 | | |
| 10/19 | | Purchase authorized on 10/17 Food4Less #0303 1410 W.Fo Rialto CA P00460292071587264 Card 6839 | | 41.07 | |
| 10/19 | | ATM Withdrawal authorized on 10/18 190 W Foothill Blvd Rialto CA 0007506 ATM ID 0865A Card 6839 | | 20.00 | |
| 10/19 | | Purchase authorized on 10/18 Metropcs lvr 888-863-8768 WA S380292666225165 Card 6839 | | 50.00 | 31.88 |
| 10/20 | | ATM Cash Deposit on 10/20 O34 W 3rd St San Bernardin CA 0003581 ATM ID 0623B Card 6839 | 40.00 | | |
| 10/20 | | Recurring Payment authorized on 10/19 Roku for Espn 816-2728107 DE S300293436745896 Card 6839 | | 5.99 | |
| 10/20 | | Zelle to Allen Endia on 10/20 Ref #Pp093G5P2V | | 15.00 | 50.89 |
| 10/21 | | Purchase authorized on 10/19 Burger King #12537 Rialto CA S380293565613867 Card 6839 | | 12.77 | |
| 10/21 | | Purchase authorized on 10/19 Apple.Com/Bill 866-712-7753 CA S380294148805793 Card 6839 | | 0.99 | |
| 10/21 | | Purchase authorized on 10/20 Tacos Melanos Rialto CA P00460295091299895 Card 6839 | | 11.53 | 25.60 |
| 10/22 | | Purchase authorized on 10/20 Jack IN The Box 01 San Bernardin CA S380294680497722 Card 6839 | | 9.56 | 16.04 |
| 10/23 | | Purchase authorized on 10/21 Burger King #4808 San Bernardin CA S580295678446339 Card 6839 | | 9.24 | |
| 10/23 | | Purchase authorized on 10/23 7-Eleven Bloomington CA P0000000977226073 Card 6839 | | 6.23 | 0.57 |
| 10/26 | | Jm Temporary Ser Direct Dep 201026 935815932739Gq2 Gatlin,Brejanai | 390.63 | | |
| 10/26 | | Recurring Payment authorized on 10/24 Amazon Prime*2T8T7 Amzn.Com/Bill WA S460298506932562 Card 6839 | | 6.45 | |
| 10/26 | | Purchase authorized on 10/24 Amzn Mktp US*2T632 Amzn.Com/Bill WA S460298521726631 Card 6839 | | 88.05 | |
| 10/26 | | Purchase authorized on 10/24 Howard'S Donuts & Deli San Bernardin CA P0000000634694482 Card 6839 | | 9.05 | |



Transaction history (continued)

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|--------------------------------|--------------|--|------------------------|------------------------------|-------------------------|
| 10/26 | | Purchase authorized on 10/24 Gofndme* Ta Leah J Redwood City CA S580298745394481 Card 6839 | | 25.00 | |
| 10/26 | | Purchase authorized on 10/24 Pro T Shirts Outlet Rialto CA P00460298861542717 Card 6839 | | 24.22 | |
| 10/26 | | Purchase authorized on 10/24 Food4Less 1410 W.Footh Rialto CA P0000000630125343 Card 6839 | | 30.70 | |
| 10/26 | | Purchase authorized on 10/25 7-Eleven Rialto CA P0000000434098772 Card 6839 | | 10.01 | |
| 10/26 | | Purchase authorized on 10/25 99-Cents-Only #012 Rialto CA S380299811599858 Card 6839 | | 11.54 | |
| 10/26 | | Purchase authorized on 10/25 Wal-Mart Wal-Mart Sup Rialto CA P0000000182803145 Card 6839 | | 63.53 | |
| 10/26 | | Purchase authorized on 10/25 Party N Gifts Rialto CA P00460300038971363 Card 6839 | | 13.16 | |
| 10/26 | | Purchase authorized on 10/25 7-Eleven Ontario CA P0000000434149932 Card 6839 | | 20.00 | |
| 10/26 | | Purchase authorized on 10/26 Hobbylobb 12550 Amargo Victorville CA P0000000533415895 Card 6839 | | 5.38 | 84.11 |
| Ending balance on 10/26 | | | | | 84.11 |
| Totals | | | \$1,704.76 | \$1,945.88 | |

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 wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

| | | |
|---|--------------------------------------|--|
| Fee period 09/25/2020 - 10/26/2020 | 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 | \$0.57 <input type="checkbox"/> |
| · Total amount of qualifying direct deposits | \$500.00 | \$390.63 <input type="checkbox"/> |
| · Total number of posted debit card purchases or posted debit card payments of bills in any combination | 10 | 73 <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 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.



IMPORTANT ACCOUNT INFORMATION

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.

