

Wells Fargo Everyday Checking

October 23, 2020 ■ Page 1 of 5



CANDACE N SIANGCO
3655 W TROPICANA AVE
J3115
LAS VEGAS NV 89103-5638

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. (825)
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 checked="" 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 9/24	-\$721.34
Deposits/Additions	1,710.45
Withdrawals/Subtractions	- 1,481.82
Ending balance on 10/23	-\$492.71

Account number: **5589346054**

CANDACE N SIANGCO

Nevada account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 321270742

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
10/2		Benihana Payroll 200930 00032469 Siangco Candace	385.86		-335.48
10/16		Benihana Payroll 201014 00032469 Siangco Candace	372.09		36.61
10/19		Overdraft Fee for a Transaction Posted on 09/22 \$700.00 ATM Cash Approved In Overdraft authorized on 09/22 4425 W. Russell Road Las Vegas NV	35.00		
10/19		ATM Cash Deposit on 10/17 4425 W. Russell Road Las Vegas NV 0009563 ATM ID 9948P Card 9661	700.00		
10/19		ATM Cash Deposit on 10/19 4425 W. Russell Road Las Vegas NV 0006908 ATM ID 5456F Card 9661	100.00		
10/19		Non-WF ATM Withdrawal authorized on 10/18 3330 W Tropicana Ave, Las Vegas NV 00380292358678705 ATM ID Nvwwwx02 Card 9661		203.99	
10/19		Non-Wells Fargo ATM Transaction Fee		2.50	
10/19		Non-WF ATM Withdrawal authorized on 10/18 4500 W Tropicana A Las Vegas NV 00580292386506160 ATM ID Cpsb0507 Card 9661		204.99	
10/19		Non-Wells Fargo ATM Transaction Fee		2.50	
10/19		Non-WF ATM Withdrawal authorized on 10/18 4500 W Tropicana A Las Vegas NV 00380292428870649 ATM ID Cpsb0514 Card 9661		244.99	
10/19		Non-Wells Fargo ATM Transaction Fee		2.50	
10/19		ATM Withdrawal authorized on 10/19 4425 W. Russell Road Las Vegas NV 0006909 ATM ID 5456F Card 9661		50.00	
10/19		Purchase authorized on 10/19 Dave Inc Los Angeles CA S00380293442255959 Card 9661		1.00	
10/19		Purchase authorized on 10/19 Chevron/Terrible Herbst Las Vegas NV P00460294013080981 Card 9661		21.29	137.85
10/20		Purchase authorized on 10/18 Jack IN The Box 72 Las Vegas NV S580292457425932 Card 9661		10.07	
10/20		ATM Withdrawal authorized on 10/20 4425 W. Russell Road Las Vegas NV 0007192 ATM ID 5456F Card 9661		700.00	
10/20		Albert Instant EDI Pymnts I_6193925 Candace Siangco		29.99	
10/20		Empower Inc 1000075299 201020 Empsubscr10/20 Candacesiangco		8.00	-610.21
10/21		Fee Reversal for Claim# 2020101680053	52.50		
10/21		ACH Claim# 2020101680053	65.00		-492.71
Ending balance on 10/23					-492.71
Totals			\$1,710.45	\$1,481.82	

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.

Items returned unpaid

Date	Description	Amount
9/29	ATT Payment 092620 502116001Smt2F Gidget Siangco Reference # 031100206255709	75.00
10/1	Stash Capital (S ACH SEP 30 20200929052928 Kevin Van P Reference # 071000287080994	1.00
10/1	ATT Retry Pymt 092620 502116001Smt2F Gidget Siangco Reference # 031100206242619	75.00
10/5	Earnin Active Paymentret xxxxx8416 Candace Siangco Reference # 121140398553797	101.00
10/6	ATT Retry Pymt 092620 502116001Smt2F Gidget Siangco Reference # 031100207429541	75.00
10/19	Advance America Checkconvr 201016 1003 1176Dp619014727 Reference # 096016938018622	829.50
10/19	Instacash Paymen Moneylion 201016 5F52C765E639920 Siangco Candace Reference # 096016931694314	92.98



Summary of Overdraft and Returned Item Fees

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$26.25
Total Returned Item Fees	\$0.00	\$26.25

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 09/24/2020 - 10/23/2020	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	-\$686.34 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$757.95 <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"/>
· 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:

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

If you have converted or choose to convert this Everyday Checking account to another checking account type at any time, this waiver will not be applied to that account. The terms of that new account, including the applicable monthly service fee and options to avoid the fee, will apply.

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 Everyday 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 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.



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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.

