

# Wells Fargo Everyday Checking

August 31, 2020 ■ Page 1 of 8



CARRIE A CAHILL  
605 WIDGEON CT  
LINCOLN CA 95648-2478

## 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 8/1	\$240.59
Deposits/Additions	4,724.85
Withdrawals/Subtractions	- 4,960.30
<b>Ending balance on 8/31</b>	<b>\$5.14</b>

Account number: **2975758554**

**CARRIE A CAHILL**

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>
8/3		Money Transfer authorized on 08/03 From Commerce Bank MO S00300216567921342 Card 2304	2,339.75		
8/3		Online Transfer From Cahill C Way2Save Savings xxxxxx6348 Ref #1b08Lkb3Gm on 08/03/20	10.00		
8/3		Non-WF ATM Withdrawal authorized on 08/03 3317 Forty Mile Road Wheatland CA 00300216317758018 ATM ID Cahrsa02 Card 2304		84.00	
8/3		Non-Wells Fargo ATM Transaction Fee		2.50	
8/3		ATM Withdrawal authorized on 08/03 3440 Palmer Dr Cameron Park CA 0004505 ATM ID 9942S Card 2304		100.00	
8/3		Non-WF ATM Withdrawal authorized on 08/03 1 Red Hawk Parkway Placerville CA 00460216683721325 ATM ID Lk741300 Card 2304		103.99	
8/3		Non-Wells Fargo ATM Transaction Fee		2.50	
8/3		Non-WF ATM Withdrawal authorized on 08/03 1 Red Hawk Parkway Placerville CA 00460216816799947 ATM ID Lk741300 Card 2304		103.99	
8/3		Non-Wells Fargo ATM Transaction Fee		2.50	
8/3		Non-WF ATM Withdrawal authorized on 08/03 1 Red Hawk Parkway Placerville CA 00580216846274186 ATM ID Lk741304 Card 2304		103.99	
8/3		Non-Wells Fargo ATM Transaction Fee		2.50	2,084.37
8/4		Non-WF ATM Balance Inquiry Fee 08/04 3317 Forty M Wheatland CA ATM ID Cahrsa02 Card 2304		2.00	
8/4		Purchase authorized on 07/31 CA Dmv Kfu Sfwy Ln Lincoln CA S300214094316680 Card 2304		143.00	
8/4		Purchase authorized on 08/03 Batteries Plus #0310 Citrus Height CA P00380217038386016 Card 2304		10.76	
8/4		Purchase authorized on 08/03 Skechers-USA #530 Citrus Height CA P00580217094485927 Card 2304		107.73	
8/4		Purchase authorized on 08/03 Chevron/H&S Energy Prod Lincoln CA P00300217169961191 Card 2304		7.54	
8/4		Purchase authorized on 08/03 7-Eleven Marysville CA P0000000330677390 Card 2304		6.47	
8/4		ATM Withdrawal authorized on 08/04 300 4th St Marysville CA 0000027 ATM ID 4258L Card 2304		100.00	
8/4		Non-WF ATM Withdrawal authorized on 08/04 3317 Forty Mile Road Wheatland CA 00380217368075576 ATM ID Cahrsa02 Card 2304		84.00	
8/4		Non-Wells Fargo ATM Transaction Fee		2.50	
8/4		Non-WF ATM Withdrawal authorized on 08/04 3317 Forty Mile Road Wheatland CA 00580217387071413 ATM ID Cahrsx08 Card 2304		64.00	
8/4		Non-Wells Fargo ATM Transaction Fee		2.50	
8/4		Non-WF ATM Withdrawal authorized on 08/04 3317 Forty Mile Road Wheatland CA 00380217402390515 ATM ID Cahrsa02 Card 2304		104.00	
8/4		Non-Wells Fargo ATM Transaction Fee		2.50	
8/4		Non-WF ATM Withdrawal authorized on 08/04 3317 Forty Mile Road Wheatland CA 00580217423433520 ATM ID Cahrsx12 Card 2304		64.00	
8/4		Non-Wells Fargo ATM Transaction Fee		2.50	
8/4		Non-WF ATM Withdrawal authorized on 08/04 3317 Forty Mile Road Wheatland CA 00460217450532175 ATM ID Cahrsx10 Card 2304		84.00	
8/4		Non-Wells Fargo ATM Transaction Fee		2.50	
8/4		Non-WF ATM Withdrawal authorized on 08/04 3317 Forty Mile Road Wheatland CA 00380217465136148 ATM ID Cahrsa02 Card 2304		84.00	
8/4		Non-Wells Fargo ATM Transaction Fee		2.50	



**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>
8/4		Non-WF ATM Withdrawal authorized on 08/04 3317 Forty Mile Road Wheatland CA 00580217472723585 ATM ID Cahrsa02 Card 2304		84.00	
8/4		Non-Wells Fargo ATM Transaction Fee		2.50	1,121.37
8/5		United Auburn IN Payroll 080320 xxxxx6323 Cahill, Carrie	47.35		
8/5		Purchase authorized on 07/31 CA Dmv Fee Grass Valley CA S380214094306709 Card 2304		3.00	
8/5		Purchase authorized on 08/03 Wonderful Chinese Citrus Height CA S580217108191074 Card 2304		33.00	
8/5		Non-WF ATM Withdrawal authorized on 08/05 3317 Forty Mile Road Wheatland CA 00580218467202727 ATM ID Cahrsa02 Card 2304		104.00	
8/5		Non-Wells Fargo ATM Transaction Fee		2.50	
8/5		Non-WF ATM Withdrawal authorized on 08/05 3317 Forty Mile Road Wheatland CA 00300218473292152 ATM ID Cahrsa02 Card 2304		84.00	
8/5		Non-Wells Fargo ATM Transaction Fee		2.50	
8/5		Non-WF ATM Withdrawal authorized on 08/05 3317 Forty Mile Road Wheatland CA 00460218481242998 ATM ID Cahrsa02 Card 2304		84.00	
8/5		Non-Wells Fargo ATM Transaction Fee		2.50	
8/5		Non-WF ATM Withdrawal authorized on 08/05 3317 Forty Mile Road Wheatland CA 00460218521366446 ATM ID Cahrsa02 Card 2304		84.00	
8/5		Non-Wells Fargo ATM Transaction Fee		2.50	
8/5		Non-WF ATM Withdrawal authorized on 08/05 3317 Forty Mile Road Wheatland CA 00300218531357762 ATM ID Cahrsx14 Card 2304		64.00	
8/5		Non-Wells Fargo ATM Transaction Fee		2.50	700.22
8/6		Online Transfer to Cahill C Way2Save Savings xxxxxx6348 Ref #1b08M7Y5Q4 on 08/06/20		60.00	640.22
8/7		Online Transfer From Cahill C Way2Save Savings xxxxxx6348 Ref #1b08Mb38Q2 on 08/07/20	10.00		
8/7		ATM Withdrawal authorized on 08/06 33 Lincoln Blvd Lincoln CA 0007554 ATM ID 9851A Card 2304		40.00	
8/7		Non-WF ATM Withdrawal authorized on 08/06 3317 Forty Mile Road Wheatland CA 00380220214225580 ATM ID Cahrsx01 Card 2304		104.00	
8/7		Non-Wells Fargo ATM Transaction Fee		2.50	
8/7		Non-WF ATM Withdrawal authorized on 08/07 3317 Forty Mile Road Wheatland CA 00580220253907562 ATM ID Cahrsx11 Card 2304		104.00	
8/7		Non-Wells Fargo ATM Transaction Fee		2.50	
8/7		Non-WF ATM Withdrawal authorized on 08/07 3317 Forty Mile Road Wheatland CA 00380220286818115 ATM ID Cahrsx01 Card 2304		104.00	
8/7		Non-Wells Fargo ATM Transaction Fee		2.50	
8/7		Non-WF ATM Withdrawal authorized on 08/07 3317 Forty Mile Road Wheatland CA 00300220301838141 ATM ID Cahrsx01 Card 2304		104.00	
8/7		Non-Wells Fargo ATM Transaction Fee		2.50	
8/7		Non-WF ATM Withdrawal authorized on 08/07 3317 Forty Mile Road Wheatland CA 00460220346758305 ATM ID Cahrsx15 Card 2304		84.00	
8/7		Non-Wells Fargo ATM Transaction Fee		2.50	
8/7		Non-WF ATM Withdrawal authorized on 08/07 3317 Forty Mile Road Wheatland CA 00380220361416513 ATM ID Cahrsx09 Card 2304		84.00	
8/7		Non-Wells Fargo ATM Transaction Fee		2.50	
8/7		ATM Withdrawal authorized on 08/07 33 Lincoln Blvd Lincoln CA 0008462 ATM ID 9879B Card 2304		20.00	-8.78



**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>
8/10		ATM Check Deposit on 08/08 33 Lincoln Blvd Lincoln CA 0008012 ATM ID 9851A Card 2304	100.00		
8/10		ATM Withdrawal authorized on 08/08 33 Lincoln Blvd Lincoln CA 0008013 ATM ID 9851A Card 2304		60.00	
8/10		Purchase authorized on 08/08 WM Superc Wal-Mart Sup Lincoln CA P0000000933293940 Card 2304		11.74	
8/10		Purchase authorized on 08/08 Arco#83846Takla Olivehurst CA P0000000870988962 Card 2304		7.35	
8/10		Purchase authorized on 08/08 Wal-Mart #5136 Marysville CA P0000000683817312 Card 2304		4.40	
8/10		Purchase authorized on 08/09 Arco#83846Takla Olivehurst CA P0000000383256150 Card 2304		7.35	0.38
8/13		ATM Check Deposit on 08/13 33 Lincoln Blvd Lincoln CA 0009334 ATM ID 9879B Card 2304	50.00		
8/13		ATM Withdrawal authorized on 08/13 33 Lincoln Blvd Lincoln CA 0009335 ATM ID 9879B Card 2304		40.00	10.38
8/14		Purchase authorized on 08/13 WM Superc Wal-Mart Sup Lincoln CA P0000000775685863 Card 2304		6.34	4.04
8/17		ATM Transfer authorized on 08/14 From Carrie A Cahill Savings 33 Lincoln Blvd Lincoln CA 0009665 ATM ID 9851A Card 2304	200.00		
8/17		Online Transfer From Cahill C Way2Save Savings xxxxxx6348 Ref #Ib08NY58Zv on 08/16/20	34.00		
8/17		Online Transfer From Cahill C Way2Save Savings xxxxxx6348 Ref #Ib08Nz43Ty on 08/17/20	3.00		
8/17		ATM Withdrawal authorized on 08/15 33 Lincoln Blvd Lincoln CA 0009939 ATM ID 9851A Card 2304		100.00	
8/17		Purchase authorized on 08/15 Arco#83846Takla Olivehurst CA P00000000780167415 Card 2304		20.00	
8/17		Non-WF ATM Withdrawal authorized on 08/16 1200 Athens Ave Lincoln CA 00380230049667365 ATM ID Cpst1036 Card 2304		44.00	
8/17		Non-Wells Fargo ATM Transaction Fee		2.50	
8/17		Purchase authorized on 08/16 G Fuel, LLC 631-755-1080 NY S460230131354409 Card 2304		20.97	
8/17		Purchase authorized on 08/16 Chevron/H&S Energy Prod Lincoln CA P00380230178065898 Card 2304		10.08	
8/17		Non-WF ATM Withdrawal authorized on 08/17 3317 Forty Mile Road Wheatland CA 00380230343163572 ATM ID Cahrsa02 Card 2304		44.00	
8/17		Non-Wells Fargo ATM Transaction Fee		2.50	-3.01
8/18		Lendup Lenduploan 200818 1796116985 Carrie A. Cahill	200.00		
8/18		Purchase authorized on 08/18 Chevron/H&S Energy Prod Lincoln CA P00580231679852950 Card 2304		39.04	
8/18		Purchase authorized on 08/18 Safeway #2620 Roseville CA P00580231803989373 Card 2304		62.30	
8/18		ATM Withdrawal authorized on 08/18 33 Lincoln Blvd Lincoln CA 0000654 ATM ID 9851A Card 2304		80.00	15.65
8/19		United Auburn IN Payroll 081820 xxxxx6323 Cahill, Carrie	362.68		
8/19		Purchase authorized on 08/18 Wal-Mart Super Center Lincoln CA P0000000133967467 Card 2304		11.90	366.43
8/20		Purchase authorized on 08/19 Chevron/H&S Energy Prod Lincoln CA P00580233094245288 Card 2304		8.29	
8/20		Purchase authorized on 08/19 Cvs/Pharmacy #09 09535--4 Lincoln CA P00580233110680403 Card 2304		17.44	
8/20		Purchase with Cash Back \$ 80.00 authorized on 08/19 Wal-Mart Super Center Lincoln CA P0000000236567249 Card 2304		100.49	
8/20		Non-WF ATM Withdrawal authorized on 08/19 3317 Forty Mile Road Wheatland CA 00580233214543660 ATM ID Cahrsa02 Card 2304		84.00	
8/20		Non-Wells Fargo ATM Transaction Fee		2.50	
8/20		Non-WF ATM Withdrawal authorized on 08/19 3317 Forty Mile Road Wheatland CA 00300233241283564 ATM ID Cahrsa02 Card 2304		44.00	



**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>
8/20		Non-Wells Fargo ATM Transaction Fee		2.50	
8/20		Non-WF ATM Withdrawal authorized on 08/19 3317 Forty Mile Road Wheatland CA 00580233249138336 ATM ID Cahrsa02 Card 2304		44.00	
8/20		Non-Wells Fargo ATM Transaction Fee		2.50	
8/20		Non-WF ATM Withdrawal authorized on 08/20 3317 Forty Mile Road Wheatland CA 00380233278294927 ATM ID Cahrsx01 Card 2304		44.00	
8/20		Non-Wells Fargo ATM Transaction Fee		2.50	14.21
8/24		Check N Go 8007691058 200821 202008212030170 Carrie Cahill	100.00		
8/24		Cash Central Epay 200824 Trk-1613100 Carrie Cahill	200.00		
8/24		Purchase authorized on 08/21 Chevron 0376772 Lincoln CA S300235178559897 Card 2304		13.21	
8/24		Recurring Payment authorized on 08/22 Esurance Car Insur 800-378-7262 CA S580235478989156 Card 2304		60.00	
8/24		Purchase with Cash Back \$ 80.00 authorized on 08/24 Wal-Mart #5979 Lincoln CA P0000000077514290 Card 2304		96.12	144.88
8/25		United Auburn IN Payroll 082420 xxxxx6323 Cahill, Carrie	483.25		
8/25		ATM Withdrawal authorized on 08/25 33 Lincoln Blvd Lincoln CA 0000871 ATM ID 9879B Card 2304		80.00	548.13
8/26		Purchase authorized on 08/25 Arco#83671Linco Lincoln CA P0000000080824096 Card 2304		41.62	
8/26		Purchase authorized on 08/25 Chevron/H&S Energy Prod Lincoln CA P00580239176754785 Card 2304		5.33	
8/26		Non-WF ATM Withdrawal authorized on 08/25 3317 Forty Mile Road Wheatland CA 00300239229214591 ATM ID Cahrsa02 Card 2304		64.00	
8/26		Non-Wells Fargo ATM Transaction Fee		2.50	
8/26		Non-WF ATM Withdrawal authorized on 08/25 3317 Forty Mile Road Wheatland CA 00380239246717256 ATM ID Cahrsa02 Card 2304		84.00	
8/26		Non-Wells Fargo ATM Transaction Fee		2.50	
8/26		Non-WF ATM Withdrawal authorized on 08/26 3317 Forty Mile Road Wheatland CA 00580239298469987 ATM ID Cahrsa02 Card 2304		84.00	
8/26		Non-Wells Fargo ATM Transaction Fee		2.50	
8/26		Non-WF ATM Withdrawal authorized on 08/26 3317 Forty Mile Road Wheatland CA 00580239419524957 ATM ID Cahrsa02 Card 2304		44.00	
8/26		Non-Wells Fargo ATM Transaction Fee		2.50	
8/26		Non-WF ATM Withdrawal authorized on 08/26 3317 Forty Mile Road Wheatland CA 00300239426456387 ATM ID Cahrsx01 Card 2304		44.00	
8/26		Non-Wells Fargo ATM Transaction Fee		2.50	
8/26		Non-WF ATM Withdrawal authorized on 08/26 3317 Forty Mile Road Wheatland CA 00460239450044560 ATM ID Cahrsa02 Card 2304		44.00	
8/26		Non-Wells Fargo ATM Transaction Fee		2.50	122.18
8/27		Brightlending Credit C20082609004508 Carrie Cahill	300.00		
8/27		Recurring Payment authorized on 08/25 Apple.Com/Bill 866-712-7753 CA S580239145474930 Card 2304		2.99	
8/27		Recurring Payment authorized on 08/25 Vzwrlls*Bill Pay V 800-9220204 CA S580239203216381 Card 2304		120.77	
8/27		Recurring Payment authorized on 08/26 Vzwrlls*Bill Pay V 800-922-0204 FL S380239633040875 Card 2304		118.21	
8/27		ATM Withdrawal authorized on 08/27 33 Lincoln Blvd Lincoln CA 0001019 ATM ID 9879B Card 2304		60.00	
8/27		Purchase with Cash Back \$ 20.00 authorized on 08/27 Wal-Mart #5136 Marysville CA P00000000487026331 Card 2304		32.60	
8/27		Purchase authorized on 08/27 The Home Depot 8571 Lincoln CA P00460240846453742 Card 2304		28.78	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/27		Purchase with Cash Back \$ 20.00 authorized on 08/27 Target T-950 Grovelan Lincoln CA P00000000181930313 Card 2304		57.44	1.39
8/28		ATM Check Deposit on 08/28 300 4th St Marysville CA 0007333 ATM ID 4258L Card 2304	100.00		
8/28		Online Transfer From Cahill C Way2Save Savings xxxxxx6348 Ref #Ib08Qqp998 on 08/27/20	2.00		
8/28		Purchase authorized on 08/27 Arco#83846Takla Olivehurst CA P00000000287918346 Card 2304		3.39	
8/28		ATM Withdrawal authorized on 08/28 300 4th St Marysville CA 0007334 ATM ID 4258L Card 2304		50.00	
8/28		Non-WF ATM Withdrawal authorized on 08/28 3317 Forty Mile Road Wheatland CA 00300241332559949 ATM ID CahrSx01 Card 2304		44.00	
8/28		Non-Wells Fargo ATM Transaction Fee		2.50	
8/28		Purchase authorized on 08/28 Arco#83671Linco Lincoln CA P00000000684675740 Card 2304		6.00	
8/28		Recurring Payment Reversal on 08/27 Vzwrlls*Bill Pay V 800-922-0204 FL S620241545228338 Card 2304	118.21		115.71
8/31		United Auburn IN Payroll 082820 xxxxx6323 Cahill, Carrie	64.61		
8/31		Purchase authorized on 08/29 Chevron 0376772 Lincoln CA S380242533682144 Card 2304		15.01	
8/31		Purchase authorized on 08/29 Walgreens Store 700 Twelv Lincoln CA P00460242842007361 Card 2304		25.65	
8/31		Purchase authorized on 08/29 Walgreens Store 700 Twelv Lincoln CA P00380242846404097 Card 2304		18.81	
8/31		Purchase authorized on 08/29 Petsmart # 1600 Lincoln CA P00460242857628297 Card 2304		52.52	
8/31		Purchase authorized on 08/29 Chevron/H&S Energy Prod Lincoln CA P00460243123607499 Card 2304		7.54	
8/31		Purchase with Cash Back \$ 20.00 authorized on 08/29 Wal-Mart Super Center Lincoln CA P00000000974252523 Card 2304		35.65	
8/31		ATM Withdrawal authorized on 08/30 33 Lincoln Blvd Lincoln CA 0003568 ATM ID 9851A Card 2304		20.00	5.14
<b>Ending balance on 8/31</b>					<b>5.14</b>
<b>Totals</b>			<b>\$4,724.85</b>	<b>\$4,960.30</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 08/01/2020 - 08/31/2020	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	-\$8.78 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,757.89 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	40 <input checked="" 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.**

**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.

