

Wells Fargo Everyday Checking

October 7, 2020 ■ Page 1 of 6



CHRISTOPHER D LEE GORRELL
13 FRANCISCA DR
MORAGA CA 94556-1583

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 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 9/9	-\$2.22
Deposits/Additions	1,020.88
Withdrawals/Subtractions	- 534.82
Ending balance on 10/7	\$483.84

Account number: **2982740959**

CHRISTOPHER D LEE GORRELL

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>
9/14		ATM Cash Deposit on 09/13 3630 MT Diablo Blvd Lafayette CA 0003309 ATM ID 0202C Card 4488	240.00		
9/14		Purchase authorized on 09/13 7-Eleven Moraga CA P0000000985261632 Card 4488		7.36	
9/14		Purchase authorized on 09/13 Moraga Star Gas Moraga CA P0000000081613797 Card 4488		33.49	
9/14		Purchase authorized on 09/14 Best Buy #135 Pleasant Hill CA P00580258769868443 Card 4488		25.01	171.92
9/15		Purchase authorized on 09/13 Taco Bell #031448 Moraga CA S580258194466923 Card 4488		6.14	
9/15		Purchase authorized on 09/14 Apple.Com/Bill 866-712-7753 CA S460258665479235 Card 4488		4.99	
9/15		Purchase authorized on 09/14 Apple.Com/Bill 866-712-7753 CA S300258666948613 Card 4488		1.99	
9/15		Purchase authorized on 09/14 Apple.Com/Bill 866-712-7753 CA S380258673879257 Card 4488		1.99	
9/15		Purchase authorized on 09/14 Bestbuycom80631516 888-Bestbuy MN S380258703600323 Card 4488		29.35	
9/15		Purchase authorized on 09/15 7-Eleven Moraga CA P0000000834889797 Card 4488		6.57	120.89
9/16		Purchase authorized on 09/14 McDonald's F15279 925-284-6215 CA S380258602386437 Card 4488		8.30	
9/16		Purchase authorized on 09/14 Olympic Liquor & G Walnut Creek CA S300258613830629 Card 4488		5.00	
9/16		Purchase authorized on 09/14 Olympic Liquor & G Walnut Creek CA S300258615122652 Card 4488		3.99	
9/16		Purchase authorized on 09/15 7-Eleven Moraga CA P0000000334004125 Card 4488		7.28	
9/16		Purchase authorized on 09/15 7-Eleven Moraga CA P00000000630799313 Card 4488		2.06	
9/16		Purchase authorized on 09/16 Yeyos Meat Supe/26718 Gad Hayward CA P00300260731422477 Card 4488		3.74	
9/16		Purchase authorized on 09/16 7-Eleven Hayward CA P0000000879163831 Card 4488		9.37	81.15
9/17		Purchase authorized on 09/15 McDonald's F15279 925-284-6215 CA S460259610110009 Card 4488		4.33	
9/17		Purchase authorized on 09/15 Burger King #6579 Walnut Creek CA S380259749728374 Card 4488		5.92	
9/17		Purchase authorized on 09/15 Taco Bell #031448 Moraga CA S300260120170904 Card 4488		7.01	
9/17		Purchase authorized on 09/16 Moraga Star Gas Moraga CA P00000000972691310 Card 4488		24.82	
9/17		Purchase authorized on 09/17 7-Eleven Moraga CA P00000000770577895 Card 4488		11.46	27.61
9/21		Purchase authorized on 09/17 Nations Giant Hamb Moraga CA S300261692784715 Card 4488		19.50	
9/21		Purchase authorized on 09/17 Burger King #1864 Pleasant Hill CA S300262132947839 Card 4488		7.84	0.27
9/29		ATM Cash Deposit on 09/29 1399 Moraga Way Moraga CA 0006505 ATM ID 0258A Card 4488	170.00		170.27
9/30		Stripe Christophe St-Z6E5I7K0x6T6 Christopher Gorrell	20.88		
9/30		Purchase authorized on 09/30 Moraga Star Gas Moraga CA P00000000386871343 Card 4488		30.45	160.70
10/1		Final Credit for Claim-Ref #2010010028297	20.00		
10/1		ATM Withdrawal authorized on 10/01 1399 Moraga Way Moraga CA 0006678 ATM ID 0258A Card 4488		40.00	140.70
10/2		Non-WF ATM Balance Inquiry Fee 10/01 633 Moraga R Moraga CA ATM ID 7E002354 Card 4488		2.00	
10/2		Non-WF ATM Balance Inquiry Fee 10/01 633 Moraga R Moraga CA ATM ID 7E002354 Card 4488		2.00	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/2		Purchase authorized on 09/30 Starbucks 800-782-7282 WA S580274635727928 Card 4488		7.25	
10/2		Purchase authorized on 09/30 McDonald's F24982 925-277-0563 CA S380274840427429 Card 4488		3.90	
10/2		Purchase authorized on 09/30 McDonald's F15279 Lafayette CA S380275136582495 Card 4488		7.34	118.21
10/5		ATM Cash Deposit on 10/03 1399 Moraga Way Moraga CA 0006880 ATM ID 0258B Card 4488	90.00		
10/5		Purchase authorized on 10/01 McDonald's F24982 Pleasant Hill CA S580275742057385 Card 4488		6.08	
10/5		Purchase authorized on 10/01 McDonald's F24982 925-277-0563 CA S460276009228650 Card 4488		2.09	
10/5		Purchase authorized on 10/01 Taco Bell #031448 Moraga CA S460276054102250 Card 4488		1.09	
10/5		Purchase authorized on 10/02 McDonald's F24982 925-277-0563 CA S300276685907173 Card 4488		4.99	
10/5		Purchase authorized on 10/02 Jack IN The Box 04 Lafayette CA S300277042341828 Card 4488		1.40	
10/5		Purchase authorized on 10/02 McDonald's F15279 925-284-6215 CA S580277045336709 Card 4488		3.98	
10/5		Purchase authorized on 10/02 Safeway #0969 Moraga CA P00300277057784046 Card 4488		40.21	
10/5		Purchase authorized on 10/02 Safeway #0969 Moraga CA P00300277061946572 Card 4488		4.49	
10/5		Purchase authorized on 10/02 Moraga Star Gas Moraga CA P0000000989194149 Card 4488		32.45	
10/5		Purchase authorized on 10/03 McDonald's F24982 925-277-0563 CA S460277628225346 Card 4488		4.56	
10/5		Purchase authorized on 10/03 McDonald's F24982 925-277-0563 CA S380277845667419 Card 4488		2.18	
10/5		Purchase authorized on 10/03 7-Eleven Moraga CA P0000000872866152 Card 4488		6.95	
10/5		ATM Withdrawal authorized on 10/04 1399 Moraga Way Moraga CA 0007002 ATM ID 0258A Card 4488		50.00	
10/5		Purchase authorized on 10/04 World Oil #26 Concord CA S460279027203967 Card 4488		23.11	24.63
10/6		Purchase authorized on 10/04 McDonald's F15279 925-284-6215 CA S380279039685022 Card 4488		6.05	
10/6		Purchase authorized on 10/06 Fast and 2001 Contra Pleasant Hill CA P00000000471157210 Card 4488		3.45	15.13
10/7		ATM Cash Deposit on 10/07 1399 Moraga Way Moraga CA 0000142 ATM ID 0258C Card 4488	480.00		
10/7		Purchase authorized on 10/05 McDonald's F15279 925-284-6215 CA S580279629201155 Card 4488		3.45	
10/7		Purchase authorized on 10/05 McDonald's F15279 925-284-6215 CA S460279848107316 Card 4488		2.17	
10/7		Purchase authorized on 10/05 Jack IN The Box 04 Lafayette CA S580279850890573 Card 4488		1.40	
10/7		Purchase authorized on 10/05 McDonald's F2094 510-232-2121 CA S300280162197040 Card 4488		4.27	483.84
Ending balance on 10/7					483.84
Totals			\$1,020.88	\$534.82	

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.

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.



Monthly service fee summary (continued)

Fee period 09/09/2020 - 10/07/2020 Standard monthly service fee \$10.00 You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. This is the final period with the fee waived. For the next fee period, you need to meet one of the requirements to avoid the monthly service fee.

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	-\$2.22 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$20.88 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	46 <input checked="" type="checkbox"/>
· Age of primary account owner	17 - 24	<input checked="" 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

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.

