

# Wells Fargo Everyday Checking

August 31, 2020 ■ Page 1 of 6



CODY GLADDEN  
18806 NANCY AMELIA CT  
TRACY CA 95304-8330

## 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 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 7/31	\$0.02
Deposits/Additions	2,045.24
Withdrawals/Subtractions	- 1,972.07
<b>Ending balance on 8/31</b>	<b>\$73.19</b>

Account number: **5640327804**

**CODY GLADDEN**

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		Zelle From Cody C Gladden on 08/02 Ref # Jpm410893591	50.00		50.02
8/21		Purchase authorized on 08/21 Pershing Gas Fo Stockton CA P00000000280208774 Card 1800		8.90	
8/21		Purchase authorized on 08/21 Arco#83828Grin Stockton CA P00000000781729699 Card 1800		2.19	
8/21		Purchase authorized on 08/21 Dollar Tr 4555 N Persh Stockton CA P00000000071790184 Card 1800		11.00	
8/21		Purchase authorized on 08/21 Arco#83828Grin Stockton CA P00000000572241645 Card 1800		4.69	23.24
8/24		Purchase authorized on 08/21 Crt*Credit.Comcred 800-7569684 CA S460234736438052 Card 1800		4.95	
8/24		Purchase authorized on 08/21 Little Caesars 044 Stockton CA S580234773671529 Card 1800		3.80	
8/24		Purchase authorized on 08/21 Dollar Ge 2150 W Alpin Stockton CA P00000000182462378 Card 1800		9.47	
8/24		Purchase authorized on 08/22 Arco#83819Trini Stockton CA P00000000977684490 Card 1800		2.94	
8/24		Purchase authorized on 08/22 Arco#07049Arco Lodi CA P00000000389347650 Card 1800		1.18	0.90
8/25		Doordash, Inc. Doordash, St-H5O1F6P3x8G3 Cody Gladden	681.72		682.62
8/26		Zelle to Holman David on 08/26 Ref #Rp08Qhqv5H		150.00	
8/26		Purchase authorized on 08/26 Arco#83819Trini Stockton CA P00000000989545166 Card 1800		12.46	
8/26		Purchase authorized on 08/26 Pershing Gas Fo Stockton CA P00000000682419471 Card 1800		32.96	
8/26		Purchase authorized on 08/26 Dollar Ge 2150 W Alpin Stockton CA P00000000530714570 Card 1800		10.88	
8/26		Purchase with Cash Back \$ 20.00 authorized on 08/26 Arco#83113Hamme Stockton CA P00000000372205612 Card 1800		24.82	
8/26		Purchase with Cash Back \$ 40.00 authorized on 08/26 Target T-4707 Pacific Stockton CA P00000000581105596 Card 1800		78.96	
8/26		Purchase authorized on 08/26 Motel 6 Lodi CA P00000000382364844 Card 1800		211.68	160.86
8/27		Grubhub Inc Aug Actvty 373C95Ecc9194D2 Cody Gladden	181.96		
8/27		RTP From Grubhub on 08/27 Ref#20200827021000021P1Brjpm00030017550 373C95Ecc9194D2	174.44		
8/27		Purchase authorized on 08/26 Pp*Dutch Bros 287 Grants Pass OR S460239650482698 Card 1800		9.80	
8/27		Purchase authorized on 08/26 Wal-Mart #1789 Lodi CA P00000000770379381 Card 1800		43.78	
8/27		Purchase authorized on 08/26 Arco#83828Grin Stockton CA P00000000582656329 Card 1800		6.01	
8/27		Purchase authorized on 08/27 Sportsmans Warehouse 1 Stockton CA P00000000435439289 Card 1800		18.04	
8/27		Purchase with Cash Back \$ 20.00 authorized on 08/27 Arco#83819Trini Stockton CA P00000000776644725 Card 1800		34.30	
8/27		Zelle to Cindy on 08/27 Ref #Rp08Qplj9J		40.00	
8/27		ATM Withdrawal authorized on 08/27 104 Lincoln Ctr Stockton CA 0005297 ATM ID 6861W Card 1800		40.00	
8/27		Purchase authorized on 08/27 Stockton Prelim 10640 Stockton CA P00000000882439517 Card 1800		18.94	306.39
8/28		Purchase authorized on 08/26 Advanced Mini Stor Stockton CA S580239674139011 Card 1800		42.00	
8/28		Purchase authorized on 08/26 Burger King #3890 Lodi CA S460240228065360 Card 1800		10.70	
8/28		Purchase authorized on 08/27 Pp*Dutch Bros Lodi CA S580240569821864 Card 1800		17.60	



**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>
8/28		Purchase authorized on 08/27 Joann Stores #2474 Stockton CA P00580241054351537 Card 1800		41.64	
8/28		Purchase authorized on 08/27 Pershing Gas Fo Stockton CA P00000000374703922 Card 1800		37.51	
8/28		Purchase authorized on 08/27 Arco#07049Arco Lodi CA P00000000271284959 Card 1800		17.95	
8/28		Purchase authorized on 08/28 Pershing Gas Fo Stockton CA P00000000589354802 Card 1800		4.66	
8/28		Purchase authorized on 08/28 Rite Aid Store - 5998 Stockton CA P00300241797107658 Card 1800		21.00	113.33
8/31		RTP From Grubhub on 08/29 Ref#20200829021000021P1Brjpm00610013355 373C95Ecc9194D2	110.43		
8/31		RTP From Grubhub on 08/29 Ref#20200829021000021P1Brjpm00610042636 373C95Ecc9194D2	95.94		
8/31		RTP From Grubhub on 08/30 Ref#20200830021000021P1Brjpm00030022282 373C95Ecc9194D2	44.76		
8/31		RTP From Grubhub on 08/30 Ref#20200830021000021P1Brjpm00040030930 373C95Ecc9194D2	41.06		
8/31		Money Transfer authorized on 08/30 From Doordash, Inc. CA S00580244220100596 Card 1800	664.93		
8/31		Purchase authorized on 08/27 Sonic Drive-IN #54 Stockton CA S580241059228277 Card 1800		7.17	
8/31		Purchase authorized on 08/27 Little Caesars 044 Stockton CA S460241108590007 Card 1800		17.42	
8/31		Purchase authorized on 08/28 Pp*Dutch Bros Lodi CA S380241624703080 Card 1800		9.80	
8/31		Purchase authorized on 08/28 Sonic Drive-IN #54 Stockton CA S380242033223063 Card 1800		6.08	
8/31		Purchase authorized on 08/28 Pershing Gas Fo Stockton CA P00000000271746084 Card 1800		6.49	
8/31		Purchase authorized on 08/28 Pershing Gas Fo Stockton CA P00000000074134760 Card 1800		17.31	
8/31		Purchase authorized on 08/28 Arco#83819Trini Stockton CA P00000000773331585 Card 1800		11.96	
8/31		Purchase authorized on 08/29 Arco#83819Trini Stockton CA P00000000171696963 Card 1800		5.51	
8/31		Purchase authorized on 08/29 Arco#83819Trini Stockton CA P00000000582657391 Card 1800		4.71	
8/31		Purchase authorized on 08/29 DD's Discount #5311 Stockton CA P00000000031520767 Card 1800		43.77	
8/31		Purchase authorized on 08/29 Pershing Gas Fo Stockton CA P00000000084224505 Card 1800		3.66	
8/31		Purchase authorized on 08/29 USA*Wayz Enterpris Tracy CA S300242665620712 Card 1800		5.00	
8/31		Purchase authorized on 08/29 USA*Wayz Enterpris Tracy CA S380242666336958 Card 1800		5.00	
8/31		Purchase authorized on 08/29 Arco#83828Grin Stockton CA P00000000182534022 Card 1800		10.94	
8/31		Purchase authorized on 08/29 Dollar General 2150 W Alp Stockton CA P00380242748916365 Card 1800		3.75	
8/31		Purchase authorized on 08/29 Pershing Gas Fo Stockton CA P00000000576634603 Card 1800		20.68	
8/31		Purchase authorized on 08/29 Arco#83828Grin Stockton CA P00000000672826399 Card 1800		8.36	
8/31		Purchase authorized on 08/29 McDonald's F24092 Stockton CA S460243028108680 Card 1800		1.48	
8/31		Purchase authorized on 08/29 Motel 6 Lodi CA S380243077653033 Card 1800		123.31	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/31		Purchase authorized on 08/30 Arco#07049Arco Lodi CA P00000000876860092 Card 1800		4.93	
8/31		Purchase authorized on 08/30 Arco#83828Grin Stockton CA P00000000177717599 Card 1800		1.44	
8/31		Purchase authorized on 08/30 Pershing Gas Fo Stockton CA P00000000782687215 Card 1800		3.66	
8/31		Purchase authorized on 08/30 Chevron 0381831 Lodi CA S460243742960239 Card 1800		6.82	
8/31		Purchase authorized on 08/30 Pershing Gas Fo Stockton CA P00000000480763473 Card 1800		15.35	
8/31		Purchase authorized on 08/30 Autozone 6217 941 W Mar Stockton CA P00380243766883670 Card 1800		7.07	
8/31		Purchase authorized on 08/30 The Home Depot #1022 Stockton CA P00300243793894163 Card 1800		17.90	
8/31		Purchase authorized on 08/30 Pershing Gas Fo Stockton CA P00000000982931840 Card 1800		20.00	
8/31		Purchase authorized on 08/30 Arco#83819Trini Stockton CA P00000000076461381 Card 1800		14.57	
8/31		Zelle to Holman David on 08/30 Ref #Rp08R92V5W		500.00	
8/31		Purchase with Cash Back \$ 20.00 authorized on 08/31 Safeway #2707 Stockton CA P00460244676101857 Card 1800		28.85	
8/31		Purchase authorized on 08/31 Anjana's Hallmark Shop Stockton CA P00000000474112747 Card 1800		9.03	
8/31		Purchase authorized on 08/31 Dollar Tr 10408 Trinit Stockton CA P00000000071803676 Card 1800		8.82	
8/31		Purchase authorized on 08/31 Petsmart # 1188 Stockton CA P00460244781962839 Card 1800		13.49	
8/31		Purchase authorized on 08/31 Arco#83819Trini Stockton CA P00000000884536444 Card 1800		5.79	
8/31		Purchase authorized on 08/31 USPS PO 05752202 1048 W R Stockton CA P00300244798693447 Card 1800		21.10	
8/31		Purchase authorized on 08/31 Cvs/Pharmacy #09 09147--2 Stockton CA P00580244821739856 Card 1800		6.04	73.19
<b>Ending balance on 8/31</b>					<b>73.19</b>
<b>Totals</b>			<b>\$2,045.24</b>	<b>\$1,972.07</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 wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/31/2020 - 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	\$0.02 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$863.68 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	64 <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		



---

**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

---

We hope you have been enjoying the waiver of the monthly service fee on your Everyday Checking account. We want to remind you that when the primary owner on this account turns 25, the age-based waiver will no longer apply. However, there are other options to avoid the monthly service fee listed in the "Monthly Service Fee Summary" section of this statement.

If you have any questions, please contact your local banker or call us at the number listed on your statement. Thank you for your continued business.

