

Wells Fargo Combined Statement of Accounts

June 17, 2020 ■ Page 1 of 7



DANIEL E GUERRERO
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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. (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 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 checked="" 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"/>

Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	6967489573	12.37	2.32
Wells Fargo Way2Save [®] Savings	5	2115577088	4.00	3.00
Total deposit accounts			\$16.37	\$5.32



Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 5/20	\$12.37
Deposits/Additions	2,372.44
Withdrawals/Subtractions	- 2,382.49
Ending balance on 6/17	\$2.32

Account number: **6967489573**

DANIEL E GUERRERO

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Credit Card - XXXX-XXXX-XXXX-9593

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/20		NSF Return Item Fee for a Transaction Received on 05/19 \$20.00 Robinhood Funds 200518 xxxxx1 060 Daniel Guerrero		35.00	
5/20		Online Transfer Ref #Ib08635Lz3 to Wells Fargo Cash Wise VISA Platinum Card Xxxxxxxxxx9593 on 05/20/20		50.00	-72.62
5/21		Money Transfer authorized on 05/20 From Guerrero Daniel CA S00380142075104403 Card 0539	118.80		
5/21		Money Transfer authorized on 05/20 From Guerrero Daniel CA S00380142149585787 Card 0539	54.45		
5/21		Robinhood Funds 200520 xxxxx1060 Daniel Guerrero	100.00		
5/21		Online Transfer Ref #Ib0863B2Fr to Wells Fargo Cash Wise VISA Platinum Card Xxxxxxxxxx9593 on 05/20/20		40.00	160.62
5/22		Zelle to Mom on 05/21 Ref #Rp0867Y5D4		20.00	140.62
5/26		Purchase Return authorized on 05/22 Amzn Mktp US Amzn.Com/Bill WA S620144545466689 Card 0539	8.61		
5/26		Purchase Return authorized on 05/23 Gain Capital Group 877-367-3946 NJ S620145542972286 Card 0539	100.00		
5/26		Zelle From Mirandafelix Maria on 05/24 Ref # Bacd6910C8DA	20.00		
5/26		Promotion Bonus - Debit Card	100.00		
5/26		Promotion Bonus - Direct Deposit	100.00		
5/26		Zelle From Molina Jason on 05/26 Ref # Bac8D14D82Fc	300.00		
5/26		Purchase authorized on 05/22 Gain Capital Group 877-367-3946 NJ S380143536797908 Card 0539		100.00	
5/26		Online Transfer Ref #Ib086G3Wmh to Wells Fargo Cash Wise VISA Platinum Card Xxxxxxxxxx9593 on 05/22/20		40.00	
5/26		Zelle to Mom on 05/24 Ref #Rp086M6Dnl		20.00	
5/26		Zelle to Mom on 05/26 Ref #Rp086Tgrwf		50.00	
5/26		Online Transfer Ref #Ib086Vcfjj to Wells Fargo Cash Wise VISA Platinum Card Xxxxxxxxxx9593 on 05/26/20		100.00	
5/26		Zelle to Jason on 05/26 Ref #Rp086Vy42N		10.00	449.23
5/27		Money Transfer authorized on 05/27 From Guerrero Daniel CA S00580148562088262 Card 0539	742.50		1,191.73
5/28		Robinhood Funds 200527 xxxxx1060 Daniel Guerrero		300.00	
5/28		Webull Financial ACH May 28 20200527107472 Daniel Guerrero		720.00	171.73
5/29		Zelle to Mom on 05/29 Ref #Rp087Dj29K		10.00	161.73
6/1		Money Transfer authorized on 05/31 From Guerrero Daniel CA S00460153009006711 Card 0539	19.75		
6/1		Online Transfer Ref #Ib087Pt4xx From Wells Fargo Cash Wise VISA Platinum CA Xxxxxxxxxx9593 on 05/31/20	59.00		
6/1		Recurring Payment authorized on 05/28 Hlu*Hulu 120152751 Hulu.Com/Bill CA S460150244199773 Card 0539		11.99	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/1		Zelle to Mom on 05/29 Ref #Rp087Gzrhw		6.00	
6/1		Purchase authorized on 05/30 7-Eleven Fontana CA P0000000071096442 Card 0539		14.00	
6/1		Zelle to Mom on 05/31 Ref #Rp087Pt68M		180.00	
6/1		Zelle to Mom on 05/31 Ref #Rp087Q8Hmz		20.00	
6/1		Zelle to Jason on 06/01 Ref #Rp087Zlz7R		40.00	-31.51
6/2		Money Transfer authorized on 06/01 From Guerrero Daniel CA S00460154115812955 Card 0539	40.59		
6/2		Money Transfer authorized on 06/02 From Guerrero Daniel CA S00380154501712625 Card 0539	238.59		
6/2		Recurring Payment authorized on 06/01 Cko*Patreon* Membe 833-9728766 CA S460153757580477 Card 0539		5.00	
6/2		Zelle to Mom on 06/02 Ref #Rp08838Wny Phone Bill		240.00	2.67
6/3		Money Transfer authorized on 06/02 From Guerrero Daniel CA S00380155247746260 Card 0539	9.76		
6/3		Money Transfer authorized on 06/03 From Evolve*Possible Finance AR S00460155292472419 Card 0539	120.00		
6/3		Zelle From Romero Yehudit on 06/03 Ref # Pp0889Hjhs	30.00		
6/3		Online Transfer Ref #Ib08874Xdb to Wells Fargo Cash Wise VISA Platinum Card XXXXXXXXXXXX9593 on 06/02/20		1.00	
6/3		Zelle to Mom on 06/02 Ref #Rp08874Yfb		10.00	151.43
6/4		Purchase authorized on 06/03 Playstationnetwork 800-3457669 CA S380156168729918 Card 0539		2.99	
6/4		Purchase authorized on 06/03 Playstationnetwork 800-3457669 CA S460156181941593 Card 0539		2.99	
6/4		Purchase authorized on 06/03 Playstationnetwork 800-3457669 CA S460156205182439 Card 0539		2.99	
6/4		Purchase authorized on 06/03 Playstationnetwork 800-3457669 CA S580156229537410 Card 0539		2.99	
6/4		Webull Financial ACH Jun 04 20200603050296 Daniel Guerrero		50.00	89.47
6/5		Purchase authorized on 06/03 Raising Cane's #32 Ontario CA S300155633003458 Card 0539		22.72	
6/5		Purchase authorized on 06/03 Jack IN The Box 33 Ontario CA S460155677474941 Card 0539		23.86	
6/5		Purchase authorized on 06/04 Playstationnetwork 800-3457669 CA S300156534362991 Card 0539		2.99	39.90
6/8		Money Transfer authorized on 06/07 From Guerrero Daniel CA S00580160250421353 Card 0539	29.70		
6/8		Money Transfer authorized on 06/08 From Guerrero Daniel CA S00580160783373944 Card 0539	30.69		
6/8		Purchase authorized on 06/04 McDonald's F31671 Ontario CA S460156518035335 Card 0539		18.47	
6/8		Zelle to Mom on 06/06 Ref #Rp088Vgy2Y		10.00	
6/8		Purchase authorized on 06/07 Playstationnetwork 800-3457669 CA S580159676530588 Card 0539		9.99	61.83
6/9		Purchase authorized on 06/08 Uber Eats Help.Uber.Com CA S460160454349000 Card 0539		19.52	
6/9		Webull Financial ACH Jun 09 20200608002939 Daniel Guerrero		30.00	12.31
6/10		Go Far Rewards	150.00		162.31
6/12		Robinhood Funds 200611 xxxxx1060 Daniel Guerrero		100.00	62.31
6/15		Recurring Payment authorized on 06/13 Apple.Com/Bill 408-974-1010 CA S460166235049579 Card 0539		9.99	
6/15		Zelle to Elijah on 06/14 Ref #Rp08B3Xmdz		50.00	2.32
Ending balance on 6/17					2.32
Totals			\$2,372.44	\$2,382.49	

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
5/20	Robinhood Funds 200518 xxxxx1060 Daniel Guerrero Reference # 071000283872320	20.00

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$35.00	\$70.00

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 Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) 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 05/20/2020 - 06/17/2020	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	-\$72.63 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$100.00 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	15 <input checked="" type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount)

RC/RC



IMPORTANT ACCOUNT INFORMATION

We're updating our Online Access Agreement effective September 30, 2020. To see what is changing, please visit wellsfargo.com/online-banking/updates.

Effective June 20, 2020, we are updating the Funds Availability Policy in our Deposit Account Agreement as follows:

In the "Longer delays may apply" section, when a longer delay applies, we are making the following changes:

- The amount of your deposit that may be available on the first business day after the day of your deposit is increasing from \$200 to \$225.
- We are changing the check deposit amount exception that may lead to a delay of generally no more than seven business days from "You deposit checks totaling more than \$5,000 on any one day" to "You deposit checks totaling more than \$5,525 on any one day."

In the "Special rules for new accounts" section, setting forth special rules that apply during the first 30 days your account is open, we are updating the amounts in the two bullets in the second paragraph from \$5,000 to \$5,525 and from \$200 to \$225 as follows:



- The first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit.
- The excess over \$5,525 and funds from all other check deposits will be available on the seventh business day after the day of your deposit. The first \$225 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.

Wells Fargo enhances the Overdraft Rewind® feature

With Overdraft Rewind, Wells Fargo uses your incoming direct deposit to automatically reevaluate transactions from the previous business day and may reverse overdraft or returned item (non-sufficient funds/NSF) decisions and waive associated fees.

Beginning May 10, 2020, the enhanced Overdraft Rewind feature will also waive or refund Overdraft Protection Transfer and Advance fees.

Here's how it works:

If an electronic direct deposit is received by 9:00 a.m. local time (based on your account location as noted on your account statement), we will calculate a new account balance that includes the pending direct deposit(s), less any pending debits. If this newly calculated balance covers transactions that resulted in overdraft or non-sufficient funds (NSF) fees, or Overdraft Protection Transfer or Advance fees, during the prior business day's nightly processing, we will waive or refund those fees. We may also reverse returned item (non-sufficient funds/NSF) decisions.

Please be aware that Overdraft Rewind does not reverse the transfer or advance of funds from a linked Overdraft Protection account, and Overdraft Protection advances from credit accounts will continue to accrue interest.

Only direct deposits deposited electronically through the Automated Clearing House (ACH) qualify.

If you have questions, please call us at 1-800-869-3557 or visit wellsfargo.com/checking/overdraft-rewind for more detail.

Reminder: Wells Fargo charges a \$5 fee for each Wells Fargo Debit, ATM, or EasyPay Card transaction at non-Wells Fargo ATMs outside of the U.S. or U.S. territories. Fees from non-Wells Fargo ATM owner/operators may also apply. These fees may not be applicable to all customers and may vary depending on the type of account you have. For more details, refer to the applicable fee disclosures for your account.

Effective August 17, 2020, the fee for stop payment requests on checks drawn on your account, or on pre-authorized (Automated Clearing House) items, will be \$31 per item. The fee may not be applicable to all customers depending on the type of account you have. For more details, refer to the Fee and Information Schedule applicable to your account.

Wells Fargo Way2Save® Savings

Statement period activity summary

Beginning balance on 5/20	\$4.00
Deposits/Additions	0.00
Withdrawals/Subtractions	- 1.00
Ending balance on 6/17	\$3.00

Account number: **2115577088**
DANIEL E GUERRERO
California account terms and conditions apply
 For Direct Deposit use
 Routing Number (RTN): 121042882



Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$3.51
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00

Transaction history

<i>Date</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
6/4	* Online Transfer Ref #Ib088Czxrn to Wells Fargo Cash Wise VISA Platinum Card XXXXXXXXXXXX9593 on 06/03/20		1.00	3.00
Ending balance on 6/17				3.00
Totals		\$0.00	\$1.00	

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.

* Indicates transaction counts toward the Regulation D and Wells Fargo savings withdrawal and transfer limit. Except outgoing wire transfers, there is no limit on the number of withdrawals or transfers made in person at an ATM or Wells Fargo location or on any types of deposits. For more information, please refer to your Account Agreement.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) 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 05/20/2020 - 06/17/2020	Standard monthly service fee \$5.00	You paid \$0.00
The fee is waived (or discounted) by the bank for this fee period. For the next fee period you must meet an account requirement to avoid the fee, or receive the discount when applicable.		

How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$300.00	\$3.00 <input type="checkbox"/>
· A daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
· The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

AM/AM

