

Wells Fargo Opportunity CheckingSM

October 23, 2020 ■ Page 1 of 9



DESIREE N DUFRESNE
7627 NORTON AVE APT 2
WEST HOLLYWOOD CA 90046-5464

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 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 Opportunity Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 9/24	\$51.85
Deposits/Additions	4,569.90
Withdrawals/Subtractions	- 4,364.95
Ending balance on 10/23	\$256.80

Account number: **5160398193**

DESIREE N DUFRESNE

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>
9/24		NSF Return Item Fee for a Transaction Received on 09/23 \$58.82 Possible Finance Payment E301995F3F63 476 Desiree Dufresne		35.00	
9/24		Recurring Payment authorized on 09/22 Apple.Com/Bill 866-712-7753 CA S300266784793787 Card 5091		9.99	
9/24		Purchase authorized on 09/23 Floatme 956-4510365 TX S460267508304688 Card 5091		1.99	4.87
9/25		Vola Vola Ir4Zlay6L Desiree Dufresne		6.99	
9/25	<	Business to Business ACH Debit - Hiatusapp.Com Bi Hiatusapp. St-L0I1S6M7W7Q9 Hiatus Inc		7.00	
9/25		Star Sports Thea Direct Dep 200925 365054100244Rr2 Dufresne,Desiree N	1,286.88		
9/25		Purchase authorized on 09/25 Paypal *Landladyme VISA Direct CA S00300269612406216 Card 5091		309.00	
9/25		Non-WF ATM Withdrawal authorized on 09/25 7609 Santa Monica B Los Angeles CA 00380269823455430 ATM ID 7E005594 Card 5091		83.50	
9/25		Non-Wells Fargo ATM Transaction Fee		2.50	
9/25		Brigit.Com Membership 200924 F8D28948Ab664Aa Desiree Dufresne		9.99	
9/25		Floatme Db Online Pmt 092420 200924060203L6J Desiree Dufresne		24.00	
9/25		Floatme Db Online Pmt SD1700 200925044732C13 Desiree Dufresne		1.99	
9/25		Floatme Db Online Pmt SD1700 200925044743Bxa Desiree Dufresne		1.99	
9/25		Floatme Db Online Pmt SD1700 2009250447556Gw Desiree Dufresne		1.99	
9/25		Floatme Db Online Pmt SD1700 200925044807Uf5 Desiree Dufresne		1.99	
9/25		Floatme Db Online Pmt SD1700 200925044818Fea Desiree Dufresne		1.99	
9/25		Floatme Db Online Pmt SD1700 2009250448304Du Desiree Dufresne		1.99	836.83
9/28		Recurring Payment authorized on 09/25 Doordash Dashpass WWW.Doordash. CA S300269736196252 Card 5091		9.99	
9/28		Purchase authorized on 09/25 Doordash*Fast - Li Stripe.Com CA S380269737948520 Card 5091		27.46	
9/28		Recurring Payment authorized on 09/26 Quadpay* Quadpay A Httpswww.Quad NY S580270291955980 Card 5091		9.60	
9/28		Recurring Payment authorized on 09/26 Quadpay* Quadpay A Httpswww.Quad NY S380270429826889 Card 5091		24.63	
9/28		Recurring Payment authorized on 09/26 Amazon Prime*M40Bj Amzn.Com/Bill WA S380270772337220 Card 5091		14.22	
9/28		Purchase authorized on 09/26 Amzn Digital*M40C5 888-802-3080 WA S380271175517889 Card 5091		6.04	
9/28		Recurring Payment authorized on 09/27 Quadpay* Quadpay A Httpswww.Quad NY S460271433999049 Card 5091		11.91	
9/28		Recurring Payment authorized on 09/27 Lemonade I* Lemona Lemonade.Com NY S380271438913097 Card 5091		5.75	
9/28		Venmo Payment 4500001895 Desiree Dufresne		12.03	
9/28		Venmo Payment 4499837014 Desiree Dufresne		21.88	
9/28		Venmo Payment 4499379020 Desiree Dufresne		25.14	668.18
9/29		Purchase authorized on 09/27 Doordash*Robata Ji WWW.Doordash. CA S300271688774035 Card 5091		20.38	



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>
9/29		Recurring Payment authorized on 09/28 Quadpay* Quadpay A Httpswww.Quad NY S380272289556616 Card 5091		11.84	
9/29		Recurring Payment authorized on 09/28 Quadpay* Quadpay A Httpswww.Quad NY S580272620381969 Card 5091		9.18	
9/29		Purchase authorized on 09/28 7-Eleven Los Angeles CA P0000000939792911 Card 5091		8.75	618.03
9/30		Purchase authorized on 09/28 Doordash*Fast - Li Stripe.Com CA S460273115962590 Card 5091		13.73	
9/30		Purchase authorized on 09/28 Amzn Mktp US*Mk30A Amzn.Com/Bill WA S460273172398565 Card 5091		17.47	
9/30		Recurring Payment authorized on 09/28 Hlu*Hulu 126584690 Hulu.Com/Bill CA S460273227170620 Card 5091		11.99	
9/30		Purchase authorized on 09/29 Apple.Com/Bill 866-712-7753 CA S460273696294573 Card 5091		6.98	567.86
10/1		Purchase authorized on 09/29 Doordash*EI Potril WWW.Doordash. CA S380273685351410 Card 5091		17.03	
10/1		Purchase authorized on 09/29 Amzn Mktp US*Mk9Ng Amzn.Com/Bill WA S380274084604190 Card 5091		9.84	
10/1		Recurring Payment authorized on 09/29 Hlu*Hulu 167721878 Hulu.Com/Bill CA S380274192914841 Card 5091		11.99	
10/1		Purchase authorized on 09/30 Ipsy Glam Bag Help.Ipsy.Com CA S380275155641933 Card 5091		13.14	515.86
10/2		Recurring Payment authorized on 09/30 Scribd Inc 415-2336230 CA S300274760735906 Card 5091		8.99	
10/2		Purchase authorized on 09/30 Shipt* Order WWW.Shipt.Com AL S380275098566010 Card 5091		33.40	
10/2		Recurring Payment authorized on 10/01 Cko*Patreon* Membe 833-9728766 CA S460275628023661 Card 5091		5.00	
10/2		Purchase authorized on 10/02 7-Eleven Los Angeles CA P0000000234165043 Card 5091		6.56	
10/2		Brigit.Com Protection 201002 F944354B20E447C Desiree Dufresne		50.00	411.91
10/5		Money Transfer authorized on 10/03 From Brigit NY S00580278234777484 Card 5091	50.00		
10/5		Purchase authorized on 10/01 Amazon.Com*Mk1Aj9C Amzn.Com/Bill WA S300275616519566 Card 5091		15.02	
10/5		Purchase authorized on 10/01 Shipt* Order WWW.Shipt.Com AL S580275736699550 Card 5091		3.89	
10/5		Purchase authorized on 10/02 Amz*Cnp* The New Y Cond Nast.Dir NY S580276609775557 Card 5091		6.00	
10/5		Recurring Payment authorized on 10/03 Quadpay* Quadpay A Httpswww.Quad NY S580277431947533 Card 5091		15.00	
10/5		Purchase authorized on 10/03 7-Eleven Los Angeles CA P00000000732807172 Card 5091		10.19	
10/5		Recurring Payment authorized on 10/03 Sling.Com 888-388-6210 CO S460278065824626 Card 5091		30.00	
10/5		Purchase authorized on 10/03 Amazon.Com*Mk7Kq7J Amzn.Com/Bill WA S460278172059508 Card 5091		7.11	
10/5		Purchase authorized on 10/03 Amzn Mktp US*Mk0K0 Amzn.Com/Bill WA S380278174906104 Card 5091		6.56	
10/5		Purchase authorized on 10/03 LA Times Subscript Latimes.Com CA S620278544053215 Card 5091		15.96	
10/5		Purchase authorized on 10/04 Amzn Digital*Mk0Yx 888-802-3080 WA S380278668033226 Card 5091		3.99	
10/5		Purchase authorized on 10/04 Ralps #0 7257 Sunset West Hollywoo CA P00000000480893944 Card 5091		35.30	
10/5		Purchase authorized on 10/04 Amzn Mktp US*Mk8Qu Amzn.Com/Bill WA S380279181650500 Card 5091		12.02	
10/5		Self Lender Inc Payments 63769424 Checking		25.00	
10/5		Paypal Inst Xfer 201005 Landladyme Desiree Dufresne		50.00	225.87
10/6		Purchase authorized on 10/04 Format Toronto Can S300278478466993 Card 5091		16.99	



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>
10/6		Purchase authorized on 10/05 Rent The Runway 800-5090842 NY S380279343593887 Card 5091		93.08	
10/6		Purchase authorized on 10/05 Amazon.Com*Mk6Yc7E Amzn.Com/Bill WA S460279615078032 Card 5091		37.73	
10/6		Recurring Payment authorized on 10/05 Cnp*Allure Beauty 800-274-1603 DE S460279637696544 Card 5091		25.19	52.88
10/7		Purchase authorized on 10/06 Parchment-Univ Doc 480-719-1646 AZ S300280743940233 Card 5091		3.00	49.88
10/8		Purchase authorized on 10/06 Doordash*7-Eleven WWW.Doordash. CA S580281045596169 Card 5091		11.81	38.07
10/9		Star Sports Thea Direct Dep 201009 935915615571Rr2 Dufresne,Desiree N	1,286.89		
10/9		Venmo Payment 4571003692 Desiree Dufresne		4.85	1,320.11
10/13		Money Transfer authorized on 10/12 From Dufresne Desiree NY S00460287096535092 Card 5091	613.80		
10/13		Empower Inc 1000074445 201013 Empower Advance Desireedufresne	50.00		
10/13		Grain Technology Grain Tech lzkrgwjb8	500.00		
10/13		Money Transfer authorized on 10/13 From Moneylion, Inc. Moneylion, Inc NY P00000000287935406 Card 5091	50.00		
10/13		Purchase authorized on 10/08 Doordash*7-Eleven WWW.Doordash. CA S300283113275255 Card 5091		12.04	
10/13		Purchase authorized on 10/09 Doordash*7-Eleven WWW.Doordash. CA S300284050355834 Card 5091		12.10	
10/13		Purchase authorized on 10/09 Prime Video*Mk0Ry0 888-802-3080 WA S580284073314405 Card 5091		10.99	
10/13		Purchase authorized on 10/09 Amazon.Com*Mk1Ly55 Amzn.Com/Bill WA S580284081541698 Card 5091		22.11	
10/13		Purchase authorized on 10/10 Venmo* VISA Direct NY S00580284262251012 Card 5091		45.00	
10/13		Recurring Payment authorized on 10/10 Quadpay* Quadpay A Httpswww.Quad NY S380284323878036 Card 5091		9.60	
10/13		Recurring Payment authorized on 10/10 Quadpay* Quadpay A Httpswww.Quad NY S300284451563385 Card 5091		24.64	
10/13		Recurring Payment authorized on 10/10 Quadpay* Quadpay A Httpswww.Quad NY S580285186286674 Card 5091		11.10	
10/13		Recurring Payment authorized on 10/11 Quadpay* Quadpay A Httpswww.Quad NY S300285279964138 Card 5091		7.16	
10/13		Purchase authorized on 10/11 Doordash*7-Eleven WWW.Doordash. CA S580285844705864 Card 5091		13.07	
10/13		Recurring Payment authorized on 10/11 Tasksboard.App Bern Che S580286004317415 Card 5091		5.99	
10/13		Purchase authorized on 10/11 Audible*Mk1Q986P2 Amzn.Com/Bill NJ S300286184022312 Card 5091		14.95	
10/13		Recurring Payment authorized on 10/12 Quadpay* Quadpay A Httpswww.Quad NY S460286268396414 Card 5091		11.42	
10/13		Recurring Payment authorized on 10/12 Quadpay* Quadpay A Httpswww.Quad NY S380286460123209 Card 5091		14.21	
10/13		Recurring Payment authorized on 10/12 Quadpay* Quadpay A Httpswww.Quad NY S580286672922759 Card 5091		10.50	
10/13		Purchase authorized on 10/13 Venmo* VISA Direct NY S00580287853045866 Card 5091		100.00	
10/13		Demkin Evdokim lat Paypal 201013 1010680986822 Desiree Dufresne		3.99	
10/13		Figopetinsurance Payment 201010 lhc20000029101 Desiree Dufresne		23.95	
10/13	1807	Check		1,650.00	531.09
10/14		Purchase Return authorized on 10/13 Audible Amzn.Com/Bill NJ S620288547191704 Card 5091	14.95		
10/14		Money Transfer authorized on 10/14 From Moneylion, Inc. Moneylion, Inc NY P0000000074901470 Card 5091	50.00		



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>
10/14		Floatme CR Online Pmt 101320 201012231532Mus Desiree Dufresne	20.00		
10/14		Purchase authorized on 10/12 Apple.Com/Bill 866-712-7753 CA S580286823373467 Card 5091		16.96	
10/14		Recurring Payment authorized on 10/13 Experian* Credit R 479-3436237 CA S460287349044859 Card 5091		9.99	
10/14		Recurring Payment Reversal on 10/13 Experian* Credit R 479-3436237 CA S460287349044859 Card 5091	9.99		599.08
10/15		Purchase Return authorized on 10/13 Shipt* Monthly Mem 205-502-2500 AL S620289546269943 Card 5091	14.00		
10/15		Purchase Return authorized on 10/13 Shipt* Order 205-502-2500 AL S620289546269942 Card 5091	33.40		
10/15		Floatme CR Online Pmt 101420 201014195842O7S Desiree Dufresne	20.00		
10/15		Purchase authorized on 10/13 Doordash*7-Eleven WWW.Doordash. CA S380288086690151 Card 5091		17.29	
10/15		Purchase authorized on 10/14 Floatme 956-4510365 TX S300288506545340 Card 5091		1.99	
10/15		Purchase authorized on 10/14 Floatme 956-4510365 TX S460288694094090 Card 5091		20.00	
10/15		Purchase authorized on 10/14 Doordash*Umami Bur WWW.Doordash. CA S580289023869455 Card 5091		15.34	
10/15		Purchase authorized on 10/15 Venmo* VISA Direct NY S00460289754641726 Card 5091		100.00	
10/15		Vola Vola I7A9M9Bxo Desiree Dufresne		10.00	501.86
10/16		Purchase Return authorized on 10/15 Apple.Com/Bill 866-712-7753 CA S620290547306206 Card 5091	4.99		
10/16		MI Plus Loan Moneylion 201015 CC610742839 Dufresne Desiree	100.00		
10/16		Purchase authorized on 10/14 Doordash*Fast - Li Stripe.Com CA S460289117480087 Card 5091		13.73	
10/16		Moneylion P2P 201016 Desiree Dufresne Dufresne		1.75	591.37
10/19		Money Transfer authorized on 10/19 From Albert Instant CA S00580293370217196 Card 5091	75.00		
10/19		Money Transfer authorized on 10/19 From Clover App Boost IL S00460293407560427 Card 5091	75.00		
10/19		Purchase authorized on 10/15 Groupon Inc Groupon.Com IL S460289731978793 Card 5091		4.99	
10/19		Purchase authorized on 10/15 Doordash*Fast - Li Stripe.Com CA S580289796580059 Card 5091		27.46	
10/19		Purchase authorized on 10/15 Nintendo *Ameri 800-255-3700 WA S580289858664741 Card 5091		3.99	
10/19		Recurring Payment authorized on 10/16 Litcharts Httpswww.Litc NJ S380290803411896 Card 5091		9.95	
10/19		Purchase authorized on 10/16 Apple.Com/Bill 866-712-7753 CA S380290835449843 Card 5091		4.99	
10/19		Purchase authorized on 10/16 Instacart Httpsinstacar CA S460291065546384 Card 5091		27.03	
10/19		Recurring Payment authorized on 10/17 Quadpay* Quadpay A Httpswww.Quad NY S380291410180397 Card 5091		15.00	
10/19		Non-WF ATM Withdrawal authorized on 10/17 Retailwithdrawal West Hollywoo CA 00580291848330295 ATM ID Gm018236 Card 5091		47.95	
10/19		Non-Wells Fargo ATM Transaction Fee		2.50	
10/19		Purchase authorized on 10/17 Miniso Depot Beverly C Los Angeles CA P0000000939321004 Card 5091		56.34	
10/19		Purchase authorized on 10/17 60893 - Beverly Ce Los Angeles CA S580292033942957 Card 5091		2.00	
10/19		Purchase authorized on 10/17 7-Eleven Los Angeles CA P0000000773776950 Card 5091		17.61	
10/19		Purchase authorized on 10/17 Doordash*Sushistop WWW.Doordash. CA S380292096663757 Card 5091		36.36	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/19		Purchase authorized on 10/17 Doordash*7-Eleven WWW.Doordash. CA S580292145522755 Card 5091		14.25	
10/19		Recurring Payment authorized on 10/18 Quadpay* Quadpay A Httpwww.Quad NY S380292277463608 Card 5091		8.75	
10/19		Recurring Payment authorized on 10/18 Netflix.Com 408-5403700 CA S460292339307848 Card 5091		15.99	
10/19		Purchase authorized on 10/18 Instacart Httpsinstacar CA S460293016386838 Card 5091		44.18	
10/19		Purchase authorized on 10/19 Klover App Boost Chicago CA S00380293531785901 Card 5091		2.00	
10/19		Purchase authorized on 10/19 7-Eleven Los Angeles CA P00000000375605740 Card 5091		11.85	
10/19		Dave, Inc Debit 5F898F630901DA1Df414D92E/ 90Afa5A551F3E2E		1.00	
10/19		Hfz Enterprises lat Paypal 201019 1010779045222 Desiree Dufresne		5.00	382.18
10/20		Moneylion P2P 201020 Desiree Dufresne Desiree Dufresne	50.00		
10/20		Recurring Payment authorized on 10/19 Apple.Com/Bill 866-712-7753 CA S580293290957954 Card 5091		0.99	
10/20		Purchase authorized on 10/19 Bluebird.Com 877-486-5990 GA S580293347757463 Card 5091		15.00	
10/20		Purchase authorized on 10/19 Cash App*Desiree D 8774174551 CA S300293688124740 Card 5091		15.00	
10/20		Purchase authorized on 10/19 Best Friends WWW.Bestfrien UT S380293843326673 Card 5091		10.00	
10/20		Purchase authorized on 10/19 Indo Cali Operatio Unit 1015 CA S460294159690111 Card 5091		35.76	355.43
10/21		Bluebird Exchange 201020 7885988 D Dufresne	15.00		
10/21		Purchase authorized on 10/20 Apple.Com/Bill 866-712-7753 CA S380294553451018 Card 5091		14.98	
10/21		Purchase authorized on 10/21 7-Eleven Los Angeles CA P00000000674033074 Card 5091		8.83	346.62
10/22		Purchase authorized on 10/20 Doordash*Umami Bur WWW.Doordash. CA S460294750628430 Card 5091		16.99	
10/22		Purchase authorized on 10/21 Prime Video*2T9D74 888-802-3080 WA S380295682878614 Card 5091		3.99	
10/22		Purchase authorized on 10/21 7-Eleven Los Angeles CA P00000000185375553 Card 5091		10.66	
10/22		Purchase authorized on 10/22 7-Eleven Los Angeles CA P00000000434463631 Card 5091		26.27	
10/22		Purchase authorized on 10/22 7-Eleven Los Angeles CA P00000000570657988 Card 5091		12.43	276.28
10/23		Grain Technology Grain Tech I5Jkr57L5	250.00		
10/23		Purchase authorized on 10/22 Klover App Boost Chicago CA S00460297085916427 Card 5091		82.49	
10/23		Purchase authorized on 10/22 Vola 929-295-6847 NY S380297180820381 Card 5091		6.99	
10/23		Vola Vola I8W5Brrwg Desiree Dufresne		30.00	
10/23		Branch Messenger Branch Mes I7A9Kyry4 Desiree Dufresne		50.00	
10/23		Empower Inc 1000075817 201023 Empower Advance Desireedufresne		50.00	
10/23		Brigit.Com Protection 201023 50Ef08B6Bfb04F1 Desiree Dufresne		50.00	256.80
Ending balance on 10/23					256.80
Totals			\$4,569.90	\$4,364.95	

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.

< **Business to Business ACH:** If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.



Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
1807	10/13	1,650.00

Items returned unpaid

Date	Description	Amount
9/24	Possible Finance Payment E301995F3F63476 Desiree Dufresne Reference # 101206100002830	58.82

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	\$52.50

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.

Summary of Overdraft Rewind[®] Benefits

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	2	2
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$70.00	\$70.00

Year-to-date totals reflect fees waived since the first full statement period of the calendar year. Amounts shown do not include any additional waivers and refunds of Overdraft Protection Advance Fees due to advances from credit cards.

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	-\$9.12 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,578.77 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	100 <input checked="" type="checkbox"/>

JL/JL

IMPORTANT ACCOUNT INFORMATION:

Your options to avoid the Opportunity 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*



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.



IMPORTANT ACCOUNT INFORMATION

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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.

