

Wells Fargo Everyday Checking

October 19, 2020 ■ Page 1 of 5



DESTINY R TAYLOR
2245 TOBY CT
MODESTO CA 95355-7964

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 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 9/18	- \$8.17
Deposits/Additions	298.01
Withdrawals/Subtractions	- 285.52
Ending balance on 10/19	\$4.32

Account number: **8135839358**

DESTINY R TAYLOR

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>
9/18		Overdraft Fee for a Transaction Posted on 09/17 \$9.99 Recurring Payment Authori Zed on 09/16 Spotify USA 877-7781		35.00	
9/18		Money Transfer authorized on 09/18 From Taylor Destiny CA S00580262745458938 Card 8303	13.64		-29.53
9/21		RTP From Paypal on 09/19 Ref#20200919021000021P1Brjpm00550004726	32.69		
9/21		Paypal Verifybank 200919 1010418494300 Destiny Taylor	0.06		
9/21		Paypal Verifybank 200919 1010418494295 Destiny Taylor	0.17		
9/21		Paypal Verifybank 200919 1010418494302 Destiny Taylor		0.23	3.16
9/28		RTP From Paypal on 09/28 Ref#20200928021000021P1Brjpm00010037562	32.38		
9/28		Purchase authorized on 09/26 USPS Change of Add 800-238-3150 TN S460270567709795 Card 8303		1.05	34.49
9/29		ATM Cash Deposit on 09/29 3424 Dale Road Modesto CA 0000792 ATM ID 9980B Card 8303	5.00		
9/29		ATM Withdrawal authorized on 09/29 3424 Dale Road Modesto CA 0000793 ATM ID 9980B Card 8303		20.00	
9/29		Purchase Return authorized on 09/29 Ulta # 268 Modesto CA P00000000475117922 Card 8303	5.92		25.41
9/30		RTP From Venmo on 09/30 Ref#20200930021000021P1Brjpm00010036156	9.75		
9/30		Purchase authorized on 09/28 Apple Cash 877-233-8552 CA S300273060303810 Card 8303		20.00	15.16
10/1		Purchase authorized on 09/30 Cvs/Pharmacy #09 09884--2 Modesto CA P00460275053857736 Card 8303		2.99	12.17
10/2		Purchase authorized on 09/30 Starbucks Store 10 Escalon CA S300275040198717 Card 8303		4.75	7.42
10/5		RTP From Venmo on 10/03 Ref#20201003021000021P1Brjpm00010045690	10.75		
10/5		ATM Cash Deposit on 10/05 2401 E. Orangeburg Modesto CA 0001494 ATM ID 4276B Card 8303	80.00		
10/5		Purchase authorized on 10/03 Apple.Com/Bill 866-712-7753 CA S580278093004287 Card 8303		6.99	
10/5		Purchase authorized on 10/05 Venmo* VISA Direct NY S00580279782924785 Card 8303		65.00	26.18
10/6		RTP From Paypal on 10/06 Ref#20201006021000021P1Brjpm00550000803	16.65		
10/6		Purchase authorized on 10/05 Apple.Com/Bill 866-712-7753 CA S380279354400890 Card 8303		0.99	41.84
10/7		Recurring Payment authorized on 10/05 Adobe *800-833-66 Adobe.Ly/Enus CA S300279581651948 Card 8303		9.99	31.85
10/8		ATM Cash Deposit on 10/08 2401 E. Orangeburg Modesto CA 0002149 ATM ID 4276B Card 8303	80.00		
10/8		Purchase authorized on 10/08 Venmo* VISA Direct NY S003300282634583936 Card 8303		10.00	101.85
10/13		Venmo Cashout 4582360744 Destiny Taylor	11.00		
10/13		Purchase authorized on 10/10 Marie Callenders - Modesto CA S580285005031219 Card 8303		13.84	
10/13		Purchase authorized on 10/12 Venmo* VISA Direct NY S00380286689645760 Card 8303		12.00	
10/13		Purchase authorized on 10/12 Venmo* VISA Direct NY S00380286769051929 Card 8303		5.00	
10/13		Purchase authorized on 10/12 Sonic Drive IN #48 Modesto CA S380286839848839 Card 8303		9.46	72.55
10/14		Purchase authorized on 10/12 Apple Cash 877-233-8552 CA S300287149429604 Card 8303		30.00	42.55



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/15		Purchase authorized on 10/13 Plt US 777-6592329 CA S580288103937258 Card 8303		28.24	14.31
10/19		Recurring Payment authorized on 10/16 Spotify USA 877-7781161 NY S300291109459944 Card 8303		9.99	4.32
Ending balance on 10/19					4.32
Totals			\$298.01	\$285.52	

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.

Summary of Overdraft and Returned Item Fees

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

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 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 09/18/2020 - 10/19/2020	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	-\$29.53 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$11.23 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	16 <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.



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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.

