

Wells Fargo Combined Statement of Accounts

August 26, 2020 ■ Page 1 of 9



DEVIN W DOWD
ROCHELLE M SMITH
4450 WARMOTH LN
WINNEMUCCA NV 89445-4051

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. (825)
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 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.



Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	8485530698	1,573.10	608.74
Wells Fargo Way2Save [®] Savings	7	1747496808	3,433.01	128.01
Total deposit accounts			\$5,006.11	\$736.75

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 7/25	\$1,573.10
Deposits/Additions	7,354.73
Withdrawals/Subtractions	- 8,319.09
Ending balance on 8/26	\$608.74

Account number: **8485530698**

DEVIN W DOWD
ROCHELLE M SMITH

Nevada account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 321270742

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

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/27		Purchase authorized on 07/25 Chevron/Eureka Chevron Eureka NV P00460207401658868 Card 9720		20.04	
7/27		Purchase authorized on 07/26 E-Z Stop Eureka NV P00000000287227764 Card 9720		18.50	1,534.56
7/28		Online Transfer From Dowd D Way2Save Savings xxxxxx6808 Ref #1b08Kgid3B on 07/28/20	1,200.00		
7/28		Purchase authorized on 07/28 E-Z Stop Eureka NV P00000000174883456 Card 9720		4.28	
7/28		Purchase authorized on 07/28 Maverik #509 Elko NV P00000000170176092 Card 9720		30.40	
7/28		Purchase authorized on 07/28 Maverik #453 Battle Mounta NV P00000000876995197 Card 9720		16.66	2,683.22
7/29		Purchase authorized on 07/27 The Owl Club 775-2375280 NV S380210100472188 Card 9720		28.16	
7/29		Purchase authorized on 07/27 The Owl Club 775-2375280 NV S580210144896769 Card 9720		60.00	
7/29		Purchase authorized on 07/27 The Owl Club 775-2375280 NV S580210221771605 Card 9720		15.00	
7/29		Recurring Payment authorized on 07/28 Vesta *AT&T Prepa 866-608-3007 OR S580210376051455 Card 9720		50.06	
7/29		Purchase authorized on 07/28 Gold Rush Harley D Elko NV S580210604950698 Card 9720		10.71	
7/29		Purchase authorized on 07/28 The Coffee Mug Elko NV S380210643377594 Card 9720		48.50	



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>
7/29		Purchase authorized on 07/28 Gold Rush Harley D Elko NV S580210837964740 Card 9720		1,350.65	
7/29		Purchase authorized on 07/28 Gold Rush Harley D Elko NV S380210840975304 Card 9720		176.66	
7/29		Purchase authorized on 07/29 Maverik #553 Winnemucca NV P00000000171418625 Card 9720		2.69	
7/29		Purchase authorized on 07/29 Maverik #553 Winnemucca NV P00000000380922592 Card 9720		2.69	
7/29		Purchase authorized on 07/29 Wal-Mart #2617 Winnemucca NV P00000000780708692 Card 9720		37.43	
7/29		Purchase authorized on 07/29 Maverik #553 Winnemucca NV P00000000284813525 Card 9720		5.36	895.31
7/30		Purchase authorized on 07/28 Comfort Inn Elko NV S460210665576723 Card 9720		118.56	
7/30		Purchase authorized on 07/28 Chihuahua Grill An Winnemucca NV S300211140402034 Card 9720		138.06	
7/30		Purchase authorized on 07/29 Apple.Com/Bill 408-974-1010 CA S580211519655286 Card 9720		14.98	
7/30		Purchase authorized on 07/29 Maverik #553 Winnemucca NV P00000000172359886 Card 9720		10.52	
7/30		Non-WF ATM Withdrawal authorized on 07/30 1062 Grass Valley Winnemucca NV 00580212377442878 ATM ID A166735 Card 9720		63.00	
7/30		Non-Wells Fargo ATM Transaction Fee		2.50	
7/30		Purchase authorized on 07/30 Maverik #553 Winnemucca NV P00000000484188635 Card 9720		3.38	544.31
7/31		Online Transfer From Dowd D Way2Save Savings xxxxx6808 Ref #1b08L2326Y on 07/31/20	2,100.00		
7/31		Purchase authorized on 07/30 Ravens Winnemucca NV S460212305402056 Card 9720		18.32	
7/31		Purchase authorized on 07/30 Ravens Winnemucca NV S380212327899906 Card 9720		18.32	
7/31		Purchase authorized on 07/30 Ravens Winnemucca NV S460212405921922 Card 9720		135.31	
7/31		Purchase authorized on 07/31 Wal-Mart #2617 Winnemucca NV P00000000071563286 Card 9720		104.20	
7/31		Purchase authorized on 07/31 Maverik #453 Battle Mounta NV P00000000982168969 Card 9720		31.82	
7/31		Prog Direct Ins Ins Prem 200731 xxxxx4390 Devin Devin Dowd		231.78	2,104.56
8/3		Purchase authorized on 07/27 Uhl*Raine S Market Eureka NV S300210059098542 Card 9720		138.63	
8/3		Purchase authorized on 07/31 Pdq Lube Winnemucca NV S380213719038412 Card 9720		15.00	
8/3		Purchase authorized on 07/31 Burger King #7804 Winnemucca NV S380213735107976 Card 9720		24.44	
8/3		Purchase authorized on 07/31 Raine's Market Eureka NV P00000000976951352 Card 9720		34.15	
8/3		Purchase authorized on 08/01 Sidhu Place Eureka NV P00300215144805038 Card 9720		31.47	
8/3		Purchase authorized on 08/01 Paypal *Gbe Rental 402-935-7733 CA S580215194438029 Card 9720		753.41	
8/3		Purchase authorized on 08/02 Sidhu Place Eureka NV P00460216136027143 Card 9720		28.82	1,078.64
8/4		Purchase authorized on 08/03 Sidhu Place Eureka NV P00580217113348287 Card 9720		16.02	
8/4		Purchase authorized on 08/04 E-Z Stop Eureka NV P00000000170850317 Card 9720		22.01	1,040.61
8/5		Purchase authorized on 08/03 The Owl Club 775-2375280 NV S300217109160134 Card 9720		22.82	
8/5		Recurring Payment authorized on 08/04 Microsoft*Xbox Liv Msbill.Info WA S580218036990625 Card 9720		9.99	


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>
8/5		Purchase authorized on 08/05 Chevron/Eureka Chevron Eureka NV P00580218403054028 Card 9720		8.47	999.33
8/6		Purchase authorized on 08/05 Sidhu Place Eureka NV P00380219153380435 Card 9720		29.36	
8/6		Purchase authorized on 08/06 Sidhu Place Eureka NV P00460219774016292 Card 9720		2.99	966.98
8/7		McEwen Mining IN Payroll 88556300007274x Dowd, Devin W	1,868.03		
8/7		Non-WF ATM Withdrawal authorized on 08/06 61 N. Main Street Eureka NV 00300220075409098 ATM ID P173584 Card 9720		23.00	
8/7		Non-Wells Fargo ATM Transaction Fee		2.50	
8/7		Purchase authorized on 08/07 Chevron/Eureka Chevron Eureka NV P00580220614349808 Card 9720		0.99	2,808.52
8/10		Purchase authorized on 08/06 The Owl Club 775-2375280 NV S460220119683816 Card 9720		29.53	
8/10		Purchase authorized on 08/07 Chevron 0098099 Eureka NV S580220613336681 Card 9720		31.53	
8/10		Purchase authorized on 08/07 Carlin C Store Carlin NV S580220665627301 Card 9720		19.40	
8/10		Purchase authorized on 08/07 Comfort Inn Elko NV S460220827074956 Card 9720		248.52	
8/10		Purchase authorized on 08/07 Elko Motor Company Elko NV S580221014301448 Card 9720		131.90	
8/10		Purchase authorized on 08/07 McDonald's F4438 Elko NV S580221019021729 Card 9720		6.72	
8/10		Purchase authorized on 08/08 Subway 0005 Elko NV S300221706604557 Card 9720		11.84	
8/10		Purchase authorized on 08/08 Gold Rush Harley D Elko NV S380221823889017 Card 9720		278.46	
8/10		Purchase authorized on 08/08 WM Superc Wal-Mart Sup Elko NV P00000000139194015 Card 9720		66.72	
8/10		Purchase authorized on 08/08 Albertsons #0155 Elko NV P00580222033812948 Card 9720		8.20	
8/10		Purchase authorized on 08/08 Smokeyvibes Elko NV S300222109425554 Card 9720		53.52	
8/10		Purchase authorized on 08/08 Taco Bell 031885 Elko NV S460222117902222 Card 9720		22.00	
8/10		Recurring Payment authorized on 08/09 Roku for Disney El 816-2728107 DE S460222389708323 Card 9720		6.99	
8/10		Purchase authorized on 08/09 Hdcs Bill Pay 888-691-4337 IL S380222674485270 Card 9720		410.30	
8/10		Purchase authorized on 08/09 Dairy Queen #11015 Elko NV S300222700464312 Card 9720		7.59	
8/10		Purchase authorized on 08/09 Chevron/Eureka Chevron Eureka NV P00580223007080506 Card 9720		17.61	
8/10		Purchase authorized on 08/09 Chevron/Eureka Chevron Eureka NV P00460223073064721 Card 9720		16.66	
8/10		Purchase authorized on 08/10 Raine's Market Eureka NV P00000000873115509 Card 9720		47.79	1,393.24
8/11		Purchase authorized on 08/09 The Owl Club 775-2375280 NV S380223148573061 Card 9720		68.58	
8/11		Recurring Payment authorized on 08/10 Vzwrlls*Bill Pay V 800-9220204 CA S460223610096702 Card 9720		270.24	
8/11		Purchase authorized on 08/11 Raine's Market Eureka NV P00000000073625892 Card 9720		42.48	
8/11		Prog Specialty Ins Prem 200811 xxxxx2194 Devin Devin Down		102.85	909.09
8/12		Non-WF ATM Withdrawal authorized on 08/12 61 N. Main Street Eureka NV 00580225814193578 ATM ID P173584 Card 9720		63.00	
8/12		Non-Wells Fargo ATM Transaction Fee		2.50	
8/12		Purchase authorized on 08/12 Sidhu Place Eureka NV P00300225821397427 Card 9720		14.96	828.63
8/13		Recurring Payment authorized on 08/12 Amazon Prime*Mf5EZ Amzn.Com/Bill WA S380225303047655 Card 9720		12.99	



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>
8/13		Recurring Payment authorized on 08/12 Netflix.Com Netflix.Com CA S380225430852495 Card 9720		15.99	
8/13		ATT Payment 081220 324220011Epayc Devin Dowd		75.28	724.37
8/14		Purchase authorized on 08/12 The Owl Club 775-2375280 NV S580225814825851 Card 9720		32.44	
8/14		Purchase authorized on 08/14 Chevron/Eureka Chevron Eureka NV P00580227462472987 Card 9720		7.90	
8/14		Purchase authorized on 08/14 Raine's Market Eureka NV P00000000187629713 Card 9720		50.44	633.59
8/17		Purchase authorized on 08/13 Apple.Com/Bill 866-712-7753 CA S460226774155099 Card 9720		2.28	
8/17		Purchase authorized on 08/15 McDonald's F13347 Battle Mounta NV S380229027939826 Card 9720		23.83	
8/17		Purchase authorized on 08/16 Maverik #553 Winnemucca NV P00000000375873326 Card 9720		16.08	
8/17		ATM Withdrawal authorized on 08/16 Winnemucca Winnemucca NV 0006243 ATM ID 9924I Card 9720		40.00	
8/17		Purchase authorized on 08/17 Raine's Market Eureka NV P00000000177099670 Card 9720		20.18	
8/17		Purchase authorized on 08/17 Sidhu Place Eureka NV P00460230831002097 Card 9720		14.94	516.28
8/18		Purchase authorized on 08/18 Sidhu Place Eureka NV P00460231833645908 Card 9720		13.51	502.77
8/19		Recurring Payment authorized on 08/18 Playstationnetwork 800-3457669 CA S300232183842308 Card 9720		24.99	
8/19		Purchase authorized on 08/19 Raine's Market Eureka NV P00000000684803956 Card 9720		27.80	449.98
8/20		Purchase authorized on 08/20 E-Z Stop Eureka NV P00000000185657685 Card 9720		22.27	427.71
8/21		McEwen Mining IN Payroll 88746000012195x Dowd, Devin W	2,186.70		
8/21		Purchase authorized on 08/20 Sidhu Place Eureka NV P00380234135148657 Card 9720		19.21	
8/21		Purchase authorized on 08/21 Raine's Market Eureka NV P00000000877718864 Card 9720		131.85	2,463.35
8/24		Purchase authorized on 08/21 Raine's Market Eureka NV P00000000671811383 Card 9720		38.43	
8/24		Purchase authorized on 08/21 Sidhu Place Eureka NV P00460235057170567 Card 9720		18.68	
8/24		Purchase authorized on 08/22 The Owl Club 775-2375280 NV S380235270775779 Card 9720		26.00	
8/24		Purchase authorized on 08/22 Raine's Market Eureka NV P00000000082794788 Card 9720		299.14	
8/24		Purchase authorized on 08/22 Sidhu Place Eureka NV P00380236080809370 Card 9720		40.04	
8/24		Purchase authorized on 08/22 E-Z Stop Eureka NV P00000000984269385 Card 9720		41.02	
8/24		Zelle to Cerini Kati R on 08/22 Ref #Pp08Pzjxrq		150.00	
8/24		Purchase authorized on 08/23 Rolbertos Mexican Winnemucca NV S380236833764084 Card 9720		23.11	
8/24		Purchase authorized on 08/24 Maverik #610 Winnemucca NV P00000000886361332 Card 9720		9.77	
8/24		Non-WF ATM Withdrawal authorized on 08/24 61 N. Main Street Eureka NV 00300237809551565 ATM ID P173584 Card 9720		43.00	
8/24		Non-Wells Fargo ATM Transaction Fee		2.50	1,771.66
8/25		Purchase authorized on 08/24 Sidhu Place Eureka NV P00380238063885133 Card 9720		16.02	
8/25		Purchase authorized on 08/25 Raine's Market Eureka NV P00000000974455775 Card 9720		133.85	1,621.79
8/26		Purchase authorized on 08/24 Pdq Auto Center LI Winnemucca NV S580237530179370 Card 9720		11.99	
8/26		Purchase authorized on 08/24 O E Fcu Main Hq Qc 925-454-4118 CA S460237798433164 Card 9720		944.26	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/26		Purchase authorized on 08/24 The Owl Club 775-2375280 NV S580237854799519 Card 9720		39.92	
8/26		Recurring Payment authorized on 08/25 Apple.Com/Bill 866-712-7753 CA S580238520822337 Card 9720		11.99	
8/26		Purchase authorized on 08/26 Chevron/Eureka Chevron Eureka NV P00460239463918553 Card 9720		4.89	608.74
Ending balance on 8/26					608.74
Totals			\$7,354.73	\$8,319.09	

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	\$0.00	\$210.00
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 07/25/2020 - 08/26/2020	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	\$427.71 <input type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$4,054.73 <input checked="" type="checkbox"/>
• Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	95 <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.

Wells Fargo Way2Save® Savings

Statement period activity summary

Beginning balance on 7/25	\$3,433.01
Deposits/Additions	1.83
Withdrawals/Subtractions	- 3,306.83
Ending balance on 8/26	\$128.01

Account number: **1747496808**

DEVIN W DOWD
ROCHELLE M SMITH

Nevada account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 321270742

Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$623.91
Annual percentage yield earned	0.02%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.01



Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/28	* Online Transfer to Dowd D Everyday Checking xxxxxx0698 Ref #1b08Kgd3B on 07/28/20		1,200.00	2,233.01
7/31	* Online Transfer to Dowd D Everyday Checking xxxxxx0698 Ref #1b08L2326Y on 07/31/20		2,100.00	133.01
8/4	Reversal of Fees Originally Included IN Temporary Credit	1.83		
8/4	Reversal of Temporary Credit Provided for Negative Balance Prior to Stimulus Payment		1.83	133.01
8/26	Monthly Service Fee		5.00	128.01
Ending balance on 8/26				128.01
Totals		\$1.83	\$3,306.83	

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 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 07/25/2020 - 08/26/2020	Standard monthly service fee \$5.00	You paid \$5.00
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	\$133.01 <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

