

# Wells Fargo Everyday Checking

October 27, 2020 ■ Page 1 of 5



DONNISHA N SATTERWHITEBANKS  
1382 MANUEL DR  
HAYWARD CA 94544-6238

## 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 9/26	\$24.66
Deposits/Additions	244.76
Withdrawals/Subtractions	- 259.92
<b>Ending balance on 10/27</b>	<b>\$9.50</b>

Account number: **8425725846**

**DONNISHA N SATTERWHITEBANKS**

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>
9/28		Purchase authorized on 09/25 Slice*Thepizzahous Slicelife.Com NY S580269325240605 Card 0615		21.66	
9/28		Purchase authorized on 09/25 Google* Zynga Inc 650-2530000 CA S580270140682365 Card 0615		2.99	0.01
9/29		Recurring Payment authorized on 09/28 Google*Youtubeprem Internet CA S580272356413866 Card 0615		11.99	-11.98
10/2		Recurring Payment authorized on 10/01 Amazon Prime*MkORs Amzn.Com/Bill WA S580275266861078 Card 0615		6.57	
10/2		Recurring Payment authorized on 10/01 Urbanmoviechannel Httpsumc.Tv MD S380275321092720 Card 0615		4.99	-23.54
10/14		POS Recurring Payment Reversal	6.57		
10/14		Card Final Credit 21007203804	73.88		56.91
10/15		Money Transfer authorized on 10/14 From Donnisha Banks CA S00580289162867640 Card 4377	0.22		
10/15		Zelle From Robert Flores on 10/14 Ref # Mschb6O71Taj No Memo Provided	60.00		
10/15		Bank of America Fndtrnsfr 201014 Satterwhite Ban Satterwhite Banks,Don	19.41		
10/15		Purchase authorized on 10/14 Cash App*Donnisha 8774174551 CA S380289176771783 Card 4377		39.00	
10/15		Purchase authorized on 10/14 Cash App*Donnisha 8774174551 CA S300289179641746 Card 4377		20.00	
10/15		Purchase authorized on 10/14 Cash App*Donnisha 8774174551 CA S300289179795350 Card 4377		5.00	
10/15		Purchase authorized on 10/14 Cash App*Donnisha 8774174551 CA S580289216235218 Card 4377		25.00	
10/15		POS Recurring Payment Rev Adjustment 10/14		6.57	40.97
10/16		Purchase authorized on 10/14 Cash App*Donnisha 8774174551 CA S580289238104774 Card 4377		11.00	
10/16		Purchase authorized on 10/15 Cash App*Donnisha 8774174551 CA S380289402575987 Card 4377		25.00	4.97
10/19		Money Transfer authorized on 10/17 From Donnisha Banks CA S00300291432514988 Card 4377	20.68		
10/19		Money Transfer authorized on 10/19 From Donnisha Banks CA S00460293263863772 Card 4377	14.75		
10/19		Purchase authorized on 10/17 Cash App*Donnisha 8774174551 CA S380291423801671 Card 4377		4.97	
10/19		Purchase authorized on 10/17 Cash App*Donnisha 8774174551 CA S580291433033664 Card 4377		20.00	15.43
10/20		Purchase authorized on 10/19 Cash App*Donnisha 8774174551 CA S460293390021081 Card 4377		2.00	
10/20		Purchase authorized on 10/19 Cash App*Donnisha 8774174551 CA S300293390177255 Card 4377		2.00	11.43
10/21		Zelle From Robert Flores on 10/21 Ref # Mscnjuowycq	30.00		
10/21		Money Transfer authorized on 10/21 From Donnisha Banks CA S00460295583612349 Card 4377	9.75		
10/21		Purchase authorized on 10/19 Foothill Discount Oakland CA S300293265895093 Card 4377		10.70	40.48
10/22		Purchase authorized on 10/21 Cash App*Donnisha 8774174551 CA S300295611367108 Card 4377		5.00	
10/22		Purchase authorized on 10/21 Cash App*Donnisha 8774174551 CA S300295844998870 Card 4377		2.00	
10/22		Purchase authorized on 10/21 Cash App*Donnisha 8774174551 CA S380295845109701 Card 4377		3.00	
10/22		Purchase authorized on 10/21 Cash App*Donnisha 8774174551 CA S460295845337979 Card 4377		10.00	
10/22		Purchase authorized on 10/21 Cash App*Donnisha 8774174551 CA S580295845522493 Card 4377		10.00	
10/22		Purchase authorized on 10/21 Cash App*Donnisha 8774174551 CA S580295846114450 Card 4377		5.98	4.50



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/23		Purchase authorized on 10/21 Queen of Sheba Liq Oakland CA S300295584572507 Card 4377		4.50	0.00
10/26		Money Transfer authorized on 10/26 From Donnisha Banks CA S00300300279783713 Card 4377	4.75		
10/26		Money Transfer authorized on 10/26 From Donnisha Banks CA S00580300597764178 Card 4377	4.75		9.50
<b>Ending balance on 10/27</b>					<b>9.50</b>
<b>Totals</b>			<b>\$244.76</b>	<b>\$259.92</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 09/26/2020 - 10/27/2020	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	-\$16.97 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$19.41 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	23 <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		

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**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.



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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

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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.

