

Wells Fargo Everyday Checking

October 9, 2020 ■ Page 1 of 7



EBONEY S MOORE
335 E ALBERTONI ST # 200503
CARSON CA 90746-1425

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 9/11	-\$143.26
Deposits/Additions	4,541.62
Withdrawals/Subtractions	- 3,669.78
Ending balance on 10/9	\$728.58

Account number: **8223141527**

EBONEY S MOORE

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>
9/11		Money Transfer authorized on 09/10 From Ebo CA S00460255049791251 Card 3182	216.80		
9/11		Odle Management Direct Dep 200911 77907896293890Y Moore,Eboney S	910.34		
9/11		Money Transfer authorized on 09/11 From Ebo CA S00300255696825038 Card 3182	10.05		
9/11		Money Transfer authorized on 09/11 From Evolve*Solo Funds Inc. AR S00300255776584663 Card 3182	200.00		
9/11		Purchase authorized on 09/10 Cash App*Desimber 8774174551 CA S460254369349046 Card 3182		50.00	
9/11		Purchase with Cash Back \$ 40.00 authorized on 09/11 Villa Market Long Beach CA P00580255832412435 Card 3182		52.49	
9/11		Purchase authorized on 09/11 Sams Donuts and Louisi Long Beach CA P00000000371989989 Card 3182		15.99	
9/11		Possible Finance Payment Fed58F4E55B647D Eboney Moore		58.82	
9/11		Branch Messenger Branch Mes lkg7G6Pky Eboney Moore		125.00	
9/11		Empower Inc 1000070644 200911 Empower Advance Eboneymoore		50.00	
9/11		Brigit.Com Protection 200911 82E773B2B644432 Eboney Moore		50.00	791.63
9/14		Money Transfer authorized on 09/12 From Moneylion, Inc. Moneylion, Inc NY P00000000531661299 Card 3182	50.00		
9/14		Money Transfer authorized on 09/14 From Dave Inc CA S00580258327534759 Card 3182	20.00		
9/14		Branch Messenger Move Funds 147771 Eboney Moore	100.00		
9/14		Empower Inc 1000070824 200914 Empower Advance Eboneymoore	50.00		
9/14		Instacash Paymen Moneylion 200914 Ice18290D13CC14 Moore Eboney	10.00		
9/14		Brigit.Com Protection 200914 F2615Bd92DE042F Eboney Moore	50.00		
9/14		Purchase authorized on 09/10 Del Taco 0862 Los Angeles CA S460255025582113 Card 3182		13.29	
9/14		Purchase authorized on 09/10 Del Taco #103 Long Beach CA S460255188487614 Card 3182		5.81	
9/14		Purchase authorized on 09/11 Cash App*Desimber 8774174551 CA S380255400863404 Card 3182		240.00	
9/14		Recurring Payment authorized on 09/11 Afterpay 855-2896014 DE S380255599091550 Card 3182		21.61	
9/14		Purchase authorized on 09/11 Solo Funds Inc 213-2387176 AR S380255638616306 Card 3182		181.50	
9/14		Purchase authorized on 09/11 Instacash Repaymen 8887046970 NY S580255790729139 Card 3182		214.96	
9/14		Purchase authorized on 09/12 Anchor Liquors Long Beach CA P00000000686620379 Card 3182		14.98	
9/14		Purchase with Cash Back \$ 40.00 authorized on 09/12 Winco Foods #107 3400 Eas Lakewood CA P00580257018067646 Card 3182		60.43	
9/14		Purchase authorized on 09/12 Winco Foods #107 3400 Eas Lakewood CA P00580257068081152 Card 3182		11.00	
9/14		Purchase authorized on 09/12 Popeyes Louisiana Long Beach CA S460257098977640 Card 3182		14.31	
9/14		Purchase authorized on 09/12 Shell Service Station Lakewood CA P00300257114625687 Card 3182		37.99	
9/14		Purchase authorized on 09/14 Dave Inc Los Angeles CA S00300259012678939 Card 3182		79.99	175.76
9/15		Moneylion P2P 200915 Eboney Moore Eboney Moore	100.00		
9/15		Purchase authorized on 09/14 Mosaik Hookah Loun Downey CA S460258318917768 Card 3182		20.00	
9/15		Purchase authorized on 09/14 Nile Cafe Hooka Lo Long Beach CA S300258358354288 Card 3182		15.77	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/15		Purchase authorized on 09/14 Tmobile*Postpaid P 800-937-8997 WA S580258793463175 Card 3182		71.98	
9/15		Purchase with Cash Back \$ 20.00 authorized on 09/15 Food4Less 11500 S. Wes Los Angeles CA P00000000536649829 Card 3182		41.02	
9/15		Capital One Mobile Pmt 200914 025833800105071 Moore Eboney		35.00	
9/15		Credit One Bank Payment 200914 41513588 Eboney Moore		40.00	51.99
9/17		Purchase authorized on 09/15 Buffalo Wild Wings Carson CA S460260165714849 Card 3182		55.00	-3.01
9/21		Recurring Payment authorized on 09/18 AAA CA Insurance - 800-924-6141 CA S580262420521672 Card 3182		79.64	-82.65
9/22		Overdraft Fee for a Transaction Posted on 09/21 \$79.64 Recurring Payment Authori Zed on 09/18 AAA CA Insurance - 800-924-		35.00	-117.65
9/25		Odle Management Direct Dep 200925 93261638166790Y Moore,Eboney S	1,227.92		
9/25		Money Transfer authorized on 09/25 From Evolve*Solo Funds Inc. AR S00380269391158720 Card 3182	250.00		
9/25		ATM Withdrawal authorized on 09/25 4711 Candlewood St Lakewood CA 0006528 ATM ID 9898R Card 3182		700.00	
9/25		Brigit.Com Membership 200924 F537E9A30926410 Eboney Moore		9.99	
9/25		Possible Finance Payment Eafb9A4F192A43E Eboney Moore		58.82	
9/25		Branch Messenger Branch Mes Ir4Zlea7L Eboney Moore		126.00	
9/25		Empower Inc 1000072446 200925 Empower Advance Eboneymoore		50.00	
9/25		Brigit.Com Protection 200925 E56B710Be70F4F8 Eboney Moore		50.00	365.46
9/28		Overdraft Fee for a Transaction Posted on 09/25 \$50.00 Empower Inc 1000072446 200925 Empower Adva Nce Eboneymoore		35.00	
9/28		Overdraft Fee for a Transaction Posted on 09/25 \$50.00 Brigit.Com Protection 200925 E56B710Be70F 4F8 Eboney Moore		35.00	
9/28		Purchase authorized on 09/25 Solo Funds Inc 213-2387176 AR S300269327817812 Card 3182		240.00	
9/28		Purchase authorized on 09/25 Moneylion Instacas 888-659-8244 NY S380269352586225 Card 3182		172.97	
9/28		Purchase authorized on 09/25 Amazon.Com*M43Cn5S Amzn.Com/Bill WA S380269519559946 Card 3182		36.60	-154.11
9/30		Earninactivenesshour Verifybank SD1700 xxxxx6743 Eboney Moore	0.07		-154.04
10/9		Odle Management Direct Dep 201009 92891606048790Y Moore,Eboney S	1,046.44		
10/9		Money Transfer authorized on 10/09 From Evolve*Solo Funds Inc. AR S00380283341622647 Card 3182	300.00		
10/9		Purchase authorized on 10/09 Dave Inc Los Angeles CA S00460283335240675 Card 3182		79.99	
10/9		Possible Finance Payment F51B9799Ffee417 Eboney Moore		58.83	
10/9		Earnin to Tip Jar xxxxx1231 Eboney Moore		25.00	
10/9		Moneytree #0592 Moneytree 201009 557672546888244 Moore, Eboney		300.00	728.58
Ending balance on 10/9					728.58

Totals **\$4,541.62** **\$3,669.78**

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

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$105.00	\$192.50
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.

Summary of Overdraft Rewind [®] Benefits

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	0	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$35.00

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 09/11/2020 - 10/09/2020	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	-\$154.11 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,494.77 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	25 <input checked="" type="checkbox"/>
· Age of primary account owner	17 - 24	<input 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:

As a valuable customer, your monthly service fee for this Everyday Checking account will be waived beginning November 9, 2020 for nine consecutive fee periods.

If you have converted or choose to convert this Everyday Checking account to another checking account type at any time, this waiver will not be applied to that account. The terms of that new account, including the applicable monthly service fee and options to avoid the fee, will apply.

On this statement, we've included another important message describing changes we are making to the current options to avoid the monthly service fee for Everyday Checking. Please review that message for details. Your monthly service fee summary will include information on the fee periods remaining for the waiver as you get closer to the expiration and options to avoid the monthly service fee. After the monthly service fee has been waived for nine consecutive fee periods, you'll need to start meeting one of the options to avoid the monthly service fee.

Thank you for being a valuable customer. If you have any questions about this change, please contact your local banker or call the number listed on your statement. Please note the Consumer Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.



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.



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.

