

Wells Fargo Everyday Checking

October 7, 2020 ■ Page 1 of 6



ELIZABETH GARCIA
15134 CAROLINA AVE
MORENO VALLEY CA 92551-7007

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: wells Fargo.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 wells Fargo.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 9/9	\$66.33
Deposits/Additions	2,413.50
Withdrawals/Subtractions	- 2,452.83
Ending balance on 10/7	\$27.00

Account number: **1945147146**

ELIZABETH GARCIA

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>
9/9		Purchase authorized on 09/07 Volaris 000000 Volaris.Com FL S300251819560881 Card 8784		16.00	
9/9		Purchase Intl authorized on 09/07 Starbucks Apto Tij Tijuana Bcn Mex S580252185346193 Card 8784		2.83	
9/9		International Purchase Transaction Fee		0.08	47.42
9/10		Zelle From Yesenia Garcia on 09/10 Ref # SFC0Fmml0W3F	250.00		
9/10		Purchase authorized on 09/09 Remitly* D95E WWW.Remitly.C WA S300253672488724 Card 8784		46.99	250.43
9/11		Cabinets 2000 LI Direct Dep 200911 925315438130LI6 Garcia,Elizabeth	519.09		769.52
9/14		Recurring Payment authorized on 09/11 Klarna *Payments 844-5527621 NY S380255298532569 Card 8784		17.51	
9/14		Purchase authorized on 09/11 Remitly* R7D7 WWW.Remitly.C WA S300255482297726 Card 8784		700.00	52.01
9/15		Zelle to Garcia Elizabeth on 09/15 Ref #Rp08V5Fdtl		1.00	51.01
9/18		Cabinets 2000 LI Direct Dep 200918 668062132999LI6 Garcia,Elizabeth	109.62		
9/18		Vbs Firstloan 8883402911 200918 FL-Gxe2A2Ce01 Elizabeth Garcia	375.00		
9/18		Recurring Payment authorized on 09/16 Klarna *Payments 844-5527621 NY S380261042537125 Card 8784		32.49	
9/18		Zelle to Brother on 09/18 Ref #Rp08Vqncp4		109.62	393.52
9/21		Zelle From Yesenia Garcia on 09/20 Ref # Jpm438675270	318.17		
9/21		Zelle From Yesenia Garcia on 09/20 Ref # Jpm438680527	20.00		
9/21		Purchase authorized on 09/18 Remitly* Je54 WWW.Remitly.C WA S380262735429218 Card 8784		103.99	
9/21		Purchase authorized on 09/18 Tmobile*Postpaid T 800-937-8997 WA S580262751240125 Card 8784		165.00	
9/21		Purchase authorized on 09/20 Remitly* A266 WWW.Remitly.C WA S580264769404750 Card 8784		138.17	
9/21		Zelle to Dad on 09/20 Ref #Rp08W38M7R		200.00	124.53
9/22		Purchase authorized on 09/19 State of Calif Dmv 800-7770133 CA S380263760340620 Card 8784		37.00	87.53
9/23		Purchase authorized on 09/19 CA Dmv Fee 678-7315516 CA S460263760342770 Card 8784		0.78	
9/23		Purchase Intl authorized on 09/21 Starbucks Apto Baj Silao DE LA V Mex S380266097282616 Card 8784		16.88	
9/23		International Purchase Transaction Fee		0.50	
9/23		Purchase authorized on 09/22 Uber Eats Help.Uber.Com CA S300266832469451 Card 8784		19.90	49.47
9/24		Zelle From Yesenia Garcia on 09/24 Ref # SFC0Fn0O890G	52.00		
9/24		Purchase authorized on 09/22 Keen 877-5336435 CA S460267132891902 Card 8784		1.00	
9/24		Purchase authorized on 09/23 Dollar Tree 26150 Iris Av Moreno Valley CA P00380268082817211 Card 8784		2.08	98.39
9/25		Online Transfer to Garcia E Everyday Checking xxxxxx9539 Ref #lb08Wqhwxq on 09/24/20		52.00	46.39
9/28		Zelle From Yesenia Garcia on 09/28 Ref # SFC0Fn4P1Fuu	11.00		
9/28		Recurring Payment authorized on 09/25 Klarna *Payments 844-5527621 NY S580269681896008 Card 8784		17.51	39.88
9/30		Zelle From Yesenia Garcia on 09/30 Ref # SFC0Fn6Ph8Di	5.00		
9/30		Purchase authorized on 09/28 Starbucks 800-782-7282 WA S300272734673504 Card 8784		10.70	34.18
10/1		Purchase authorized on 09/30 Klarna *Payments 844-5527621 NY S580274559671335 Card 8784		32.50	1.68
10/2		Cabinets 2000 LI Direct Dep 201002 728078036080LI6 Garcia,Elizabeth	578.62		
10/2		Zelle From Yesenia Garcia on 10/02 Ref # SFC0Fn8Q8T5O	160.00		
10/2		Online Transfer to Garcia E Everyday Checking xxxxxx9539 Ref #lb08Y8Y3Qt on 10/02/20		1.00	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/2		Purchase authorized on 10/02 Target T- 27100 Eucaly Moreno Valley CA P0000000972272121 Card 8784		32.41	
10/2		Purchase authorized on 10/02 Target T- 27100 Eucaly Moreno Valley CA P0000000486282263 Card 8784		10.90	
10/2		ATM Withdrawal authorized on 10/02 14395 Moreno Beach Blvd Moreno Valley CA 0008966 ATM ID 9914G Card 8784		300.00	
10/2		Zelle to Brother on 10/02 Ref #Rp08Ydds5S		20.00	375.99
10/5		Purchase authorized on 10/02 McDonald's F31236 Moreno Valley CA S460276607433236 Card 8784		18.07	
10/5		Purchase authorized on 10/02 MR You Express Moreno Valley CA S460276765859846 Card 8784		18.79	
10/5		Purchase authorized on 10/02 Tmobile*Postpaid P 800-937-8997 WA S460276795066782 Card 8784		273.80	
10/5		Purchase authorized on 10/03 WM Superc Wal-Mart Sup Moreno Valley CA P00000000135055797 Card 8784		35.33	30.00
10/6		Zelle From Yesenia Garcia on 10/06 Ref # SFC0Fncr9N67	5.00		
10/6		Purchase authorized on 10/04 McDonald's F31236 Moreno Valley CA S380278809708737 Card 8784		3.00	
10/6		Online Transfer to Garcia E Everyday Checking xxxxxx9539 Ref #Ib08Z2H2Ym on 10/06/20		5.00	27.00
10/7		Zelle From Yesenia Garcia on 10/07 Ref # SFC0Fndrio2G	10.00		
10/7		Online Transfer to Garcia E Everyday Checking xxxxxx9539 Ref #Ib08Z7Jr4G on 10/07/20		10.00	27.00
Ending balance on 10/7					27.00
Totals			\$2,413.50	\$2,452.83	

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.

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	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 wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/09/2020 - 10/07/2020	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	\$1.68 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,582.33 <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 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.

