

# Wells Fargo Everyday Checking

September 30, 2020 ■ Page 1 of 9



EUGENE R DALTON JR  
1461 N 1ST ST APT 1  
SAN JOSE CA 95112-4816

## 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 9/1	\$581.04
Deposits/Additions	3,941.37
Withdrawals/Subtractions	- 4,420.73
<b>Ending balance on 9/30</b>	<b>\$101.68</b>

Account number: **5941438599**

**EUGENE R DALTON JR**

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.

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**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>
9/1		Money Transfer authorized on 08/31 From Lyft 09-01 Exp CA S00460245106327573 Card 0312	12.84		
9/1		Purchase authorized on 08/31 McDonald's F21376 Santa Clara CA S460244806640771 Card 0312		1.09	
9/1		Purchase authorized on 09/01 Excel San Jose CA P0000000972141649 Card 0312		20.02	572.77
9/2		Money Transfer authorized on 09/01 From Uber Uber CA P0000000435569572 Card 0312	19.10		
9/2		Purchase authorized on 08/31 Vudu.Com 888-554-8838 CA S300245150574078 Card 0312		3.99	
9/2		Purchase authorized on 09/01 McDonald's F10845 Santa Clara CA S300246013488817 Card 0312		5.00	
9/2		Purchase authorized on 09/01 7-Eleven Santa Clara CA P0000000933049206 Card 0312		10.13	
9/2		Purchase with Cash Back \$ 10.00 authorized on 09/02 7-Eleven San Jose CA P0000000037562893 Card 0312		27.66	545.09
9/3		Purchase authorized on 09/01 Del Taco Restauran Newark CA S580245720479326 Card 0312		12.03	
9/3		Recurring Payment authorized on 09/02 Disneyplus 888-9057888 CA S580246848243312 Card 0312		6.99	
9/3		Purchase authorized on 09/02 Smart and Final San Jose CA P0000000174441254 Card 0312		60.70	465.37
9/4		Money Transfer authorized on 09/03 From Lyft 09-04 Exp CA S00380248073933466 Card 0312	9.76		
9/4		Money Transfer authorized on 09/03 From Uber Uber CA P0000000339171260 Card 0312	14.62		
9/4		Options for All, Payroll 000101 Cer000103426244 Eugene R Dalton	1,049.22		
9/4		Transfer From Nelson George on 09/04 Ref # Pp08S7M82Z Share of Sept 2020 Rent	650.00		
9/4		Purchase authorized on 09/02 Carls Jr 1101694 San Jose CA S380246718089938 Card 0312		12.00	
9/4		Purchase authorized on 09/02 Burger King #2012 Campbell CA S380246815269387 Card 0312		2.61	
9/4		Purchase authorized on 09/03 McDonald's F21376 Santa Clara CA S380247854664300 Card 0312		3.25	
9/4		Purchase authorized on 09/03 7-Eleven Santa Clara CA P0000000486005528 Card 0312		17.62	
9/4		Purchase authorized on 09/04 Excel San Jose CA P0000000371768010 Card 0312		20.25	2,133.24
9/8		Money Transfer authorized on 09/04 From Stripe CA S00380249101430345 Card 0312	17.72		
9/8		Money Transfer authorized on 09/04 From Uber Uber CA P0000000237166267 Card 0312	25.49		
9/8		Money Transfer authorized on 09/05 From Lyft 09-06 Exp CA S00460250053714021 Card 0312	11.00		
9/8		Money Transfer authorized on 09/05 From Uber Uber CA P0000000734455474 Card 0312	64.42		
9/8		Money Transfer authorized on 09/06 From Lyft 09-07 Exp CA S00580251171443934 Card 0312	43.62		
9/8		Transfer From Nelson George on 09/08 Ref # Pp08Svlmbh	9.00		
9/8		Recurring Payment authorized on 09/02 WWW.Cvs.Com 888-607-4287 IN S580246757924159 Card 0312		5.00	
9/8		Purchase authorized on 09/03 Jack IN The Box 05 San Jose CA S460247692094937 Card 0312		10.21	
9/8		Purchase authorized on 09/04 McDonald's F21376 Santa Clara CA S580248761826851 Card 0312		1.09	
9/8		Purchase authorized on 09/04 Wendy's 0526 San Jose CA S580248831508045 Card 0312		3.81	


**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>
9/8		Purchase authorized on 09/05 7-Eleven San Jose CA P0000000679295084 Card 0312		22.66	
9/8		Purchase authorized on 09/05 McDonald's F12580 San Jose CA S580249828042078 Card 0312		1.10	
9/8		Purchase authorized on 09/05 Taco Bell 024783 Santa Clara CA S460250057977013 Card 0312		9.01	
9/8		Purchase authorized on 09/06 McDonald's F21376 Santa Clara CA S380250750115551 Card 0312		5.11	
9/8		Purchase authorized on 09/06 7-Eleven Santa Clara CA P00000000176970157 Card 0312		27.62	
9/8		Purchase authorized on 09/06 Excel San Jose CA P0000000685296738 Card 0312		20.11	
9/8		Purchase authorized on 09/06 Taco Bell 024783 Santa Clara CA S380251019758619 Card 0312		11.31	
9/8		Purchase authorized on 09/06 Wienerschnitzel 41 Santa Clara CA S580251200003939 Card 0312		12.49	
9/8		Purchase authorized on 09/07 McDonald's F21376 Santa Clara CA S460251637367365 Card 0312		1.09	
9/8		Purchase with Cash Back \$ 10.00 authorized on 09/07 7-Eleven San Jose CA P0000000073141565 Card 0312		27.79	
9/8		Purchase authorized on 09/07 Smart and Final San Jose CA P00000000576623879 Card 0312		67.96	
9/8		Purchase authorized on 09/08 Excel San Jose CA P00000000773962029 Card 0312		24.84	
9/8		Purchase authorized on 09/08 7-Eleven Santa Clara CA P00000000771762535 Card 0312		17.84	2,035.45
9/9		Money Transfer authorized on 09/08 From Lyft 09-09 Exp CA S00460253148070119 Card 0312	45.94		
9/9		Purchase authorized on 09/07 Burger King #2012 Campbell CA S300251756065599 Card 0312		12.43	
9/9		Purchase authorized on 09/07 McDonald's M7132 O San Jose CA S460252233587177 Card 0312		1.09	
9/9		Purchase authorized on 09/09 7-Eleven Santa Clara CA P00000000974133429 Card 0312		18.62	2,049.25
9/10		Money Transfer authorized on 09/09 From Stripe CA S00300254102219499 Card 0312	5.13		
9/10		Money Transfer authorized on 09/09 From Uber Uber CA P00000000631473722 Card 0312	11.75		
9/10		Purchase authorized on 09/08 Taco Bell 024783 Santa Clara CA S460252713496353 Card 0312		15.23	
9/10		Purchase authorized on 09/09 McDonald's F21376 Santa Clara CA S380253825733139 Card 0312		3.25	
9/10		Purchase authorized on 09/10 7-Eleven Santa Clara CA P00000000736522790 Card 0312		20.62	
9/10	320	Check			
9/11		Money Transfer authorized on 09/10 From Uber Uber CA P00000000182100811 Card 0312	31.61		
9/11		Purchase authorized on 09/09 Carls Jr 1101694 San Jose CA S380253710690061 Card 0312		7.31	
9/11		Recurring Payment authorized on 09/10 Credit Acceptance 248-353-2700 MI S300254609525879 Card 0312		322.58	528.75
9/14		Money Transfer authorized on 09/12 From Uber Uber CA P00000000239754060 Card 0312	54.33		
9/14		Money Transfer authorized on 09/12 From Uber Uber CA P00000000789646140 Card 0312	49.36		
9/14		Money Transfer authorized on 09/13 From Uber Uber CA P00000000187586044 Card 0312	34.71		
9/14		Purchase authorized on 09/10 Del Taco Restoran Newark CA S380254715444728 Card 0312		15.21	
9/14		Purchase authorized on 09/11 Kfc #154 Santa Clara CA S580255776533301 Card 0312		10.88	

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**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>
9/14		Purchase authorized on 09/11 Chevron 0359231 San Jose CA S300256021297195 Card 0312		33.21	
9/14		Purchase authorized on 09/11 McDonald's F21376 Santa Clara CA S300256082984025 Card 0312		6.54	
9/14		Purchase authorized on 09/11 7-Eleven Santa Clara CA P00000000185735218 Card 0312		10.13	
9/14		Purchase authorized on 09/12 Burger King #5901 San Jose CA S380256800733686 Card 0312		8.95	
9/14		Purchase authorized on 09/12 Safeway #1990 Santa Clara CA P00580257060572029 Card 0312		59.77	
9/14		Purchase authorized on 09/12 7-Eleven Santa Clara CA P00000000837610241 Card 0312		20.62	
9/14		Purchase authorized on 09/13 Excel San Jose CA P00000000577683688 Card 0312		25.00	
9/14		Purchase authorized on 09/13 7-Eleven Santa Clara CA P0000000035744293 Card 0312		10.13	
9/14		Purchase with Cash Back \$ 10.00 authorized on 09/14 7-Eleven San Jose CA P00000000733309191 Card 0312		20.15	
9/14		Pgande Web Online SEP 20 62371315090320 Eugene Dalton		157.69	288.87
9/15		Money Transfer authorized on 09/14 From Lyft 09-15 Exp CA S00300259147490874 Card 0312	5.22		
9/15		Money Transfer authorized on 09/14 From Lyft 09-15 Exp CA S00300259147523520 Card 0312	26.66		
9/15		Purchase authorized on 09/13 Taco Bell 30790 San Jose CA S460258175459468 Card 0312		13.19	
9/15		Purchase authorized on 09/13 Vudu.Com 888-554-8838 CA S580258206403814 Card 0312		2.99	
9/15		Purchase authorized on 09/14 McDonald's F21376 Santa Clara CA S380258617414539 Card 0312		1.09	
9/15		Purchase authorized on 09/14 McDonald's F21376 Santa Clara CA S300258799234030 Card 0312		5.11	
9/15		Purchase authorized on 09/15 7-Eleven Santa Clara CA P00000000176764064 Card 0312		18.62	279.75
9/16		Money Transfer authorized on 09/15 From Uber Uber CA P00000000031232687 Card 0312	46.69		
9/16		Purchase authorized on 09/14 Carls Jr 1101694 San Jose CA S580258609785341 Card 0312		5.78	
9/16		Purchase authorized on 09/14 Vudu.Com 888-554-8838 CA S300259165088644 Card 0312		3.99	
9/16		Purchase authorized on 09/15 McDonald's F21376 Santa Clara CA S580259659214527 Card 0312		1.09	
9/16		Purchase authorized on 09/15 McDonald's F21376 Santa Clara CA S460259814353508 Card 0312		1.09	
9/16		Purchase authorized on 09/16 Excel San Jose CA P00000000074132941 Card 0312		20.00	294.49
9/17		Money Transfer authorized on 09/16 From Uber Uber CA P00000000086349383 Card 0312	20.73		
9/17		Mobile Deposit : Ref Number :422160444484	7.52		
9/17		Purchase authorized on 09/15 National Credit Ad 800-2865427 KS S300259422054420 Card 0312		25.00	
9/17		Purchase authorized on 09/15 Carls Jr 1101694 San Jose CA S300259710057399 Card 0312		8.51	
9/17		Purchase authorized on 09/16 McDonald's F21376 Santa Clara CA S460260818555571 Card 0312		1.09	
9/17		Purchase authorized on 09/16 7-Eleven Santa Clara CA P00000000770323082 Card 0312		18.62	
9/17		Brigit.Com Protection 200917 A016184879864Ec Darlene Dalton		50.00	219.52
9/18		Money Transfer authorized on 09/17 From Lyft 09-18 Exp CA S00380262117607298 Card 0312	22.50		
9/18		Options for All, Payroll 000101 Cer000105689605 Eugene R Dalton	1,005.75		


**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>
9/18		Money Transfer authorized on 09/18 From Brigit NY S00300262602236473 Card 0312	50.00		
9/18		Purchase authorized on 09/16 Domino's 8290 408-259-9090 CA S580261222113277 Card 0312		19.53	
9/18		Purchase authorized on 09/17 McDonald's F21376 Santa Clara CA S580261768715720 Card 0312		1.09	
9/18		Purchase authorized on 09/17 7-Eleven Santa Clara CA P0000000677043287 Card 0312		18.62	1,258.53
9/21		Money Transfer authorized on 09/19 From Lyft 09-20 Exp CA S00460264085705780 Card 0312	28.18		
9/21		Money Transfer authorized on 09/19 From Uber Uber CA P0000000079269481 Card 0312	23.53		
9/21		Money Transfer authorized on 09/20 From Stripe CA S00380265110817769 Card 0312	40.29		
9/21		Net Pay Advance Payment 200918 1357049 Daltoneugene	255.00		
9/21		Purchase authorized on 09/17 Carls Jr 1101694 San Jose CA S380261628857352 Card 0312		10.36	
9/21		Purchase authorized on 09/18 Netpay Advance 888-9423320 KS S300262558113900 Card 0312		300.00	
9/21		Purchase authorized on 09/18 Del Taco Restauraan Newark CA S580262716615130 Card 0312		11.05	
9/21		Purchase authorized on 09/18 Smart and Final San Jose CA P0000000677508985 Card 0312		52.56	
9/21		Purchase authorized on 09/19 7-Eleven Santa Clara CA P0000000776633743 Card 0312		35.62	
9/21		Purchase authorized on 09/19 McDonald's F21376 Santa Clara CA S300263804548135 Card 0312		5.00	
9/21		Purchase authorized on 09/19 Excel San Jose CA P0000000683982290 Card 0312		20.02	
9/21		Purchase authorized on 09/20 7-Eleven Santa Clara CA P0000000237648522 Card 0312		30.13	
9/21		Purchase with Cash Back \$ 10.00 authorized on 09/21 7-Eleven Santa Clara CA P00000000175465053 Card 0312		20.13	
9/21		ATT Payment 091820 756491002Smt2K Eugene Dalton		190.18	930.48
9/22		Purchase authorized on 09/20 Wienerschnitzel 41 Santa Clara CA S580265128369583 Card 0312		10.43	
9/22		Purchase authorized on 09/21 Dunkin #356174 San Jose CA S580266055419189 Card 0312		5.79	914.26
9/23		Money Transfer authorized on 09/22 From Stripe CA S00580267134567324 Card 0312	15.69		
9/23		Purchase authorized on 09/21 Domino's 8290 408-259-9090 CA S460266160282559 Card 0312		18.26	
9/23		Purchase authorized on 09/22 McDonald's F12580 San Jose CA S580266863016183 Card 0312		1.10	
9/23		Purchase authorized on 09/22 Excel San Jose CA P00000000382080820 Card 0312		25.01	885.58
9/24		Money Transfer authorized on 09/23 From Uber Uber CA P0000000684957353 Card 0312	1.50		
9/24		Purchase authorized on 09/22 Taco Bell 024783 Santa Clara CA S460266713172988 Card 0312		9.11	
9/24		Purchase authorized on 09/23 Safeway #1990 Santa Clara CA P00580268052646090 Card 0312		72.50	
9/24		Purchase authorized on 09/23 7-Eleven Santa Clara CA P0000000079829838 Card 0312		10.13	
9/24		Purchase authorized on 09/24 7-Eleven Santa Clara CA P0000000673890934 Card 0312		20.62	774.72
9/25		Recurring Payment authorized on 09/22 WWW.Cvs.Com 888-607-4287 IN S460266724616452 Card 0312		21.68	
9/25		Purchase authorized on 09/23 Wendy's 0526 San Jose CA S380267702612164 Card 0312		17.99	
9/25		Brigit.Com Membership 200924 62Eb2E2A3D1A4A6 Darlene Dalton		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>
9/25		Credit Acceptanc BILLPAY 200925 Credit Acceptan Eugene Dalton		322.58	402.48
9/28		Money Transfer authorized on 09/25 From Lyft 09-26 Exp CA S00580270196829710 Card 0312	26.40		
9/28		Money Transfer authorized on 09/25 From Uber Uber CA P00000000771915047 Card 0312	29.19		
9/28		Money Transfer authorized on 09/26 From Lyft 09-27 Exp CA S00300271169784753 Card 0312	73.68		
9/28		Money Transfer authorized on 09/27 From Stripe CA S00300272160801009 Card 0312	59.82		
9/28		Purchase authorized on 09/24 Jack IN The Box 04 Santa Clara CA S460268722907998 Card 0312		8.06	
9/28		Purchase authorized on 09/25 Carls Jr 1101694 San Jose CA S300269699972120 Card 0312		9.82	
9/28		Recurring Payment authorized on 09/25 Google*Epix NOW Internet CA S380269840779857 Card 0312		5.99	
9/28		Purchase authorized on 09/25 McDonald's F21376 Santa Clara CA S300270029012077 Card 0312		3.25	
9/28		Purchase authorized on 09/25 7-Eleven San Jose CA P00000000780785747 Card 0312		10.15	
9/28		Purchase authorized on 09/26 Jack IN The Box 04 Santa Clara CA S300270745734059 Card 0312		10.76	
9/28		Purchase authorized on 09/26 7-Eleven Santa Clara CA P00000000287240451 Card 0312		28.62	
9/28		Purchase authorized on 09/26 Vudu.Com 888-554-8838 CA S580271225910227 Card 0312		3.99	
9/28		Purchase authorized on 09/27 Doordash*7-Eleven 6506819470 CA S380271570252079 Card 0312		12.59	
9/28		Purchase authorized on 09/27 Excel San Jose CA P00000000689737849 Card 0312		20.01	
9/28		Purchase authorized on 09/27 Walgreens Store 1660 Winc Campbell CA P00580271858051760 Card 0312		16.27	
9/28		Purchase with Cash Back \$ 10.00 authorized on 09/28 7-Eleven Santa Clara CA P00000000083817019 Card 0312		28.62	433.44
9/29		Purchase authorized on 09/28 Smart and Final San Jose CA P00000000982335475 Card 0312		25.74	
9/29		Purchase authorized on 09/29 Excel San Jose CA P00000000881578151 Card 0312		15.01	392.69
9/30		Money Transfer authorized on 09/29 From Lyft 09-30 Exp CA S00380274106887070 Card 0312	17.86		
9/30		Money Transfer authorized on 09/29 From Uber Uber CA P00000000872990327 Card 0312	22.54		
9/30		Stripe Lyft 09-29 St-D4A6B5P8P3x6 Eugene Dalton	3.00		
9/30		Recurring Payment authorized on 09/29 State Farm Insura 800-956-6310 IL S300273315987976 Card 0312		316.89	
9/30		Purchase authorized on 09/29 McDonald's F12580 San Jose CA S460273811675732 Card 0312		5.12	
9/30		Purchase authorized on 09/29 7-Eleven Santa Clara CA P00000000281841786 Card 0312		12.40	101.68
<b>Ending balance on 9/30</b>					<b>101.68</b>
<b>Totals</b>			<b>\$3,941.37</b>	<b>\$4,420.73</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.

**Summary of checks written** (checks listed are also displayed in the preceding Transaction history)

<i>Number</i>	<i>Date</i>	<i>Amount</i>
320	9/10	1,200.00

## 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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/01/2020 - 09/30/2020	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	\$101.68 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,312.97 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	104 <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:

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.



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\*\*\*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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Effective June 1, 2020, the Deposit Account Agreement has been updated.

In the section of the Deposit Account Agreement titled "Available balance, posting order, and overdrafts," the second bullet of the paragraph titled "Then, we sort your transactions into categories before we process them" under the subsection titled "How do we process (post) transactions to your account?" is deleted and replaced with the following: "Then, we process withdrawals/payments we have previously authorized and cannot return unpaid, such as debit card purchases, ATM withdrawals, account transfers, Online Bill Pay transactions, and teller-cashed checks. If we receive more than one of these transactions for payment from your account, we will generally sort and pay them based on the date and time you conducted the transactions. For a debit card transaction, if a merchant does not seek authorization from the Bank at the time of the transaction or you conducted the transaction more than 10 business days before we receive it for payment, we will use the date the transaction is received for payment from your account. For some transactions, such as Online Bill Pay transactions or teller-cashed checks, the time may be assigned by our systems and may vary from the time it was conducted. Multiple transactions that have the same time will be sorted and paid from lowest to highest dollar amount."

For questions, please call the number listed on your statement.

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### IMPORTANT ACCOUNT INFORMATION

#### **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.

