

Wells Fargo Everyday Checking

September 23, 2020 ■ Page 1 of 8



GABRIEL R MIERA
9945 MADRONA DR
FONTANA CA 92335-6526

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 checked="" 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 8/25	\$271.43
Deposits/Additions	4,026.94
Withdrawals/Subtractions	- 5,217.83
Ending balance on 9/23	-\$919.46

Account number: **2793437977**

GABRIEL R MIERA

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>
8/25		Recurring Payment authorized on 08/24 Apple.Com/Bill 866-712-7753 CA S380237706285759 Card 5840		11.98	259.45
8/26		Money Transfer authorized on 08/26 From Earnin-Activehours CA S00380239703060864 Card 5840	100.00		
8/26		Money Transfer authorized on 08/26 From Brigit NY S00460239784866967 Card 5840	70.00		
8/26		Purchase authorized on 08/26 USA Smoke and Gift Shop Fontana CA P00380239772764637 Card 5840		44.09	
8/26		Purchase authorized on 08/26 T.J. Maxx # 123 17144 SI Fontana CA P00460239792369607 Card 5840		76.47	308.89
8/27		EarninActivehour Payment xxxxx7832 Gabriel Miera	100.00		
8/27		Purchase authorized on 08/26 USA*Dependable Ven Upland CA S300239700976848 Card 5840		1.97	
8/27		Purchase authorized on 08/26 Target 0000 Fontana CA S460239810276436 Card 5840		66.43	
8/27		Transfer to Miera Veronica on 08/27 Ref #Pp08Qpn4Ns xxxxxx6810		100.00	
8/27		ATM Withdrawal authorized on 08/27 16055 Foothill Blvd. Fontana CA 0005288 ATM ID 8482C Card 5840		400.00	-159.51
8/28		Overdraft Fee for a Transaction Posted on 08/27 \$400.00 ATM Withdrawal authorized on 08/27 16055 Foothill Blvd. Fontana CA		35.00	
8/28		Purchase authorized on 08/26 Dependable Break R Upland CA S580239492026410 Card 5840		1.05	
8/28		Purchase authorized on 08/26 Valero Fontana Fontana CA S300239604512082 Card 5840		16.15	
8/28		Purchase authorized on 08/26 Jack IN The Box 33 Fontana CA S380239610588156 Card 5840		10.84	
8/28		Purchase authorized on 08/26 Valero Fontana Fontana CA S580239745594727 Card 5840		3.98	
8/28		Purchase authorized on 08/26 Cke*The Buffalo Sp Colton CA S300239818893965 Card 5840		22.58	
8/28		Purchase authorized on 08/27 USA*Dependable Ven Upland CA S580240548133565 Card 5840		1.84	
8/28		Recurring Payment authorized on 08/27 Apple.Com/Bill 866-712-7753 CA S580240708657445 Card 5840		13.98	-264.93
8/31		Overdraft Fee for a Transaction Posted on 08/28 \$16.15 Purchase Authori Zed on 08/26 Valero Fontana Fontana		35.00	
8/31		Overdraft Fee for a Transaction Posted on 08/28 \$10.84 Purchase Authori Zed on 08/26 Jack IN The Box 33 Fontana		35.00	
8/31		Overdraft Fee for a Transaction Posted on 08/28 \$22.58 Purchase Authori Zed on 08/26 Cke*The Buffalo Sp Colton		35.00	
8/31		Recurring Payment authorized on 08/25 Ccbill.Com *Onlyfa 888-5969279 CA S300239186192605 Card 5840		15.00	
8/31		Recurring Payment authorized on 08/25 Ccbill.Com *Onlyfa 888-5969279 CA S460239197086109 Card 5840		3.00	
8/31		Recurring Payment authorized on 08/29 Quick Quack Car WA WWW.Dontdrive CA S300242845398151 Card 5840		29.99	
8/31		ATM Withdrawal authorized on 08/31 151 W. Baseline Rialto CA 0004524 ATM ID 9922L Card 5840		150.00	-567.92
9/1		Overdraft Fee for a Transaction Posted on 08/31 \$15.00 Recurring Payment Authori Zed on 08/25 Ccbill.Com *Onlyfa 888-5969		35.00	
9/1		Overdraft Fee for a Transaction Posted on 08/31 \$29.99 Recurring Payment Authori Zed on 08/29 Quick Quack Car WA WWW.Dont		35.00	
9/1		Overdraft Fee for a Transaction Posted on 08/31 \$150.00 ATM Withdrawal authorized on 08/31 151 W. Baseline Rialto CA		35.00	-672.92
9/2		Recurring Payment authorized on 09/01 Ccbill.Com *Onlyfa 888-5969279 CA S380245268563603 Card 5840		29.99	


Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/2		Recurring Payment authorized on 09/01 Ccbill.Com *Onlyfa 888-5969279 CA S580245295127383 Card 5840		5.00	-707.91
9/3		Overdraft Fee for a Transaction Posted on 09/02 \$29.99 Recurring Payment Authori Zed on 09/01 Ccbill.Com *Onlyfa 888-5969		35.00	-742.91
9/4		NSF Return Item Fee for a Transaction Received on 09/03 \$300.00 Advance America EFT 200903 5048Qx150186 79 Gabriel Miera		35.00	
9/4		Nordstrom Inc Payroll 200904 20090410178143 Gabriel Miera	1,410.30		
9/4		Zelle to Villalobos Marco on 09/04 Ref #Rp08SD9R7G		10.00	
9/4		Zelle to Arias Jose on 09/04 Ref #Pp08Sfm744		80.00	
9/4		Earnin Active Paymentret xxxxx7796 Gabriel Miera		106.00	
9/4		Earnin Active Paymentret xxxxx7833 Gabriel Miera		106.00	
9/4		Spotloan Debit C20090313012452 Gabriel Miera		109.31	
9/4		Brigit.Com Protection 200904 57Ae4052CC0843B Gabriel Miera		70.00	
9/4	9006	Check		170.00	-18.92
9/8		Overdraft Fee for a Transaction Posted on 09/04 \$170.00 Check # 09006		35.00	
9/8		Money Transfer authorized on 09/05 From Earnin-Activehours CA S00380249668818729 Card 5840	100.00		
9/8		Money Transfer authorized on 09/06 From Earnin-Activehours CA S00580250806912987 Card 5840	100.00		
9/8		Money Transfer authorized on 09/06 From Earnin-Activehours CA S00580251173848045 Card 5840	100.00		
9/8		Money Transfer authorized on 09/07 From Dave Inc CA S00460252009767072 Card 5840	75.00		
9/8		Purchase authorized on 09/04 Jack IN The Box 33 Fontana CA S460248609769236 Card 5840		10.23	
9/8		Purchase authorized on 09/04 USA*Dependable Ven Upland CA S580248707705760 Card 5840		1.97	
9/8		Purchase authorized on 09/04 Valero Fontana Fontana CA S380248778247803 Card 5840		3.64	
9/8		Purchase authorized on 09/04 Quicker Liquor Fontana CA S380249087832868 Card 5840		14.85	
9/8		Purchase authorized on 09/05 Cash App*951322267 8774174551 CA S580249284263530 Card 5840		25.00	
9/8		Purchase with Cash Back \$ 40.00 authorized on 09/05 Arco #42313 Fontana CA P00300249445376628 Card 5840		57.84	
9/8		ATM Withdrawal authorized on 09/06 11205 Sierra Ave. Fontana CA 0005250 ATM ID 9922O Card 5840		60.00	
9/8		ATM Withdrawal authorized on 09/06 Fontana Offsite Fontana CA 0001126 ATM ID 4380C Card 5840		100.00	
9/8		Recurring Payment authorized on 09/07 Apple.Com/Bill 866-712-7753 CA S380251707043014 Card 5840		10.98	
9/8		Purchase authorized on 09/07 Dave Inc Los Angeles CA S00580252045896246 Card 5840		1.00	
9/8		ATM Withdrawal authorized on 09/08 190 W Foothill Blvd Rialto CA 0002010 ATM ID 0865A Card 5840		600.00	-564.43
9/9		Spotloan Credit C20090811001459 Gabriel Miera	800.00		
9/9		Purchase authorized on 09/08 USA*Dependable Ven Upland CA S380252694866948 Card 5840		2.90	
9/9		Purchase authorized on 09/09 Garden Grove Liquor Riverside CA P00300253789727765 Card 5840		16.08	216.59
9/10		Money Transfer authorized on 09/10 From Brigit NY S00380254774112623 Card 5840	70.00		
9/10		Purchase authorized on 09/09 USA*Dependable Ven Upland CA S300253500681363 Card 5840		1.05	
9/10		Purchase authorized on 09/09 USA*Dependable Ven Upland CA S380253716655246 Card 5840		2.60	
9/10		ATM Withdrawal authorized on 09/10 Fontana Offsite Fontana CA 0002041 ATM ID 4380C Card 5840		170.00	
9/10		Purchase authorized on 09/10 Staterbros179 11225 Sierr Fontana CA P00300254834152854 Card 5840		28.23	84.71

Transaction history (continued)

<u>Date</u>	<u>Check Number</u>	<u>Description</u>	<u>Deposits/ Additions</u>	<u>Withdrawals/ Subtractions</u>	<u>Ending daily balance</u>
9/11		Overdraft Fee for a Transaction Posted on 09/10 \$170.00 ATM Withdrawal authorized on 09/10 Fontana Offsite Fontana CA		35.00	
9/11		Overdraft Fee for a Transaction Posted on 09/10 \$28.23 Purchase Authori Zed on 09/10 Staterbros179 11225 Sierr Fontana		35.00	
9/11		Purchase authorized on 09/10 USA*Dependable Ven Upland CA S380254534484998 Card 5840		3.54	
9/11		Purchase authorized on 09/10 USA*Dependable Ven Upland CA S580254734615915 Card 5840		1.02	
9/11		ATM Withdrawal authorized on 09/10 Fontana Offsite Fontana CA 0002195 ATM ID 4380C Card 5840		300.00	-289.85
9/14		Purchase authorized on 09/10 Valero Fontana Fontana CA S460254642081136 Card 5840		3.32	
9/14		ATM Withdrawal authorized on 09/12 6189 Magnolia Ave Riverside CA 0003798 ATM ID 9881B Card 5840		300.00	
9/14		Purchase authorized on 09/13 Apple.Com/Bill 866-712-7753 CA S380257284507192 Card 5840		23.99	
9/14		ATM Withdrawal authorized on 09/14 6189 Magnolia Ave Riverside CA 0004555 ATM ID 9881B Card 5840		100.00	-717.16
9/15		Overdraft Fee for a Transaction Posted on 09/14 \$300.00 ATM Withdrawal authorized on 09/12 6189 Magnolia Ave Riverside CA		35.00	
9/15		Overdraft Fee for a Transaction Posted on 09/14 \$23.99 Purchase Authori Zed on 09/13 Apple.Com/Bill 866-712-		35.00	
9/15		Overdraft Fee for a Transaction Posted on 09/14 \$100.00 ATM Withdrawal authorized on 09/14 6189 Magnolia Ave Riverside CA		35.00	
9/15		Purchase authorized on 09/13 Shell Oil 12499210 Fontana CA S580257607635705 Card 5840		17.52	
9/15		Recurring Payment authorized on 09/14 Apple.Com/Bill 866-712-7753 CA S580258706807765 Card 5840		4.99	-844.67
9/16		Overdraft Fee for a Transaction Posted on 09/15 \$17.52 Purchase Authori Zed on 09/13 Shell Oil 12499210 Fontana		35.00	-879.67
9/18		Nordstrom Inc Payroll 200918 20091810178143 Gabriel Miera	1,101.64		
9/18		Purchase authorized on 09/18 Speedway 04872 3 3570 Cen Riverside CA P00300262397747252 Card 5840		21.94	
9/18		Purchase authorized on 09/18 Dave Inc Los Angeles CA S00380262450757979 Card 5840		81.49	
9/18		ATM Withdrawal authorized on 09/18 15282 Summit Ave. Fontana CA 0009336 ATM ID 9841A Card 5840		600.00	
9/18		Spotloan Debit C20091709012362 Gabriel Miera		20.00	
9/18		Earnin Active Paymentret xxxxx2223 Gabriel Miera		101.00	
9/18		Earnin Active Paymentret xxxxx1359 Gabriel Miera		106.00	
9/18		Earnin Active Paymentret xxxxx6444 Gabriel Miera		106.00	-814.46
9/21		Overdraft Fee for a Transaction Posted on 09/18 \$600.00 ATM Withdrawal authorized on 09/18 15282 Summit Ave. Fontana CA		35.00	
9/21		Overdraft Fee for a Transaction Posted on 09/18 \$20.00 Spotloan Debit C20091709012 362 Gabriel Miera		35.00	
9/21		Overdraft Fee for a Transaction Posted on 09/18 \$101.00 Earnin Active Paymentret xxxxx2 223 Gabriel Miera		35.00	-919.46
Ending balance on 9/23					-919.46
Totals			\$4,026.94	\$5,217.83	

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

<u>Number</u>	<u>Date</u>	<u>Amount</u>
9006	9/4	170.00



Items returned unpaid

Date	Description	Amount
9/4	Advance America EFT 200903 5048Qx15018679 Gabriel Miera Reference # 096016936098102	300.00
9/22	Advance America Retry Pymt 200921 5048Qx15301607 Gabriel Miera Reference # 096016936909708	300.00

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$630.00	\$1,785.00
Total Returned Item Fees	\$35.00	\$105.00

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

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	1	7
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$35.00	\$245.00

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 08/25/2020 - 09/23/2020	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	-\$919.46 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,411.94 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	38 <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.

***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

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.

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.

