

# Wells Fargo Opportunity Checking<sup>SM</sup>

October 7, 2020 ■ Page 1 of 9



HOLLY L PICINICH  
133 N VIRGINIA ST  
ROOM 1002  
RENO NV 89501-1405

## 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. (825)  
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 checked="" 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 Opportunity Checking account below your transaction detail.

### Statement period activity summary

Beginning balance on 9/9	\$262.89
Deposits/Additions	3,859.98
Withdrawals/Subtractions	- 4,226.87
<b>Ending balance on 10/7</b>	<b>-\$104.00</b>

Account number: **1442402762**

**HOLLY L PICINICH**

*Nevada account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 321270742



**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 Gsr Funquest Reno NV S300251850003394 Card 0776		20.00	
9/9		Purchase authorized on 09/09 Reno Mart Reno NV P00000000585509421 Card 0776		7.92	
9/9		Purchase authorized on 09/09 Lowe's #321 Reno NV P00460253705552425 Card 0776		14.26	
9/9		Purchase authorized on 09/09 7-Eleven Reno NV P00000000085683595 Card 0776		4.00	
9/9		Digit.CO Rainy Day 1Kjbyyvw69Nbxit Holly Picinich		4.98	211.73
9/10		Purchase authorized on 09/09 Dollar + Merchandise S Reno NV P00000000689287103 Card 0776		19.00	
9/10		Purchase authorized on 09/09 Dollar + Merchandise S Reno NV P00000000135166646 Card 0776		2.00	
9/10		Digit.CO Rainy Day 1POGpocormzypbw Holly Picinich		3.45	187.28
9/11		Non-WF ATM Balance Inquiry Fee 09/11 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/11		Non-WF ATM Balance Inquiry Fee 09/11 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/11		Ara-2 Paperless2 003249258Picini Picinich, Holly L	300.55		
9/11		Purchase authorized on 09/09 Rewri Inc Reno NV S300253806461463 Card 0776		17.91	
9/11		Purchase authorized on 09/09 Rewri Inc Reno NV S580253811200303 Card 0776		44.82	
9/11		Purchase authorized on 09/10 Chevron/Lakeside Crossi Reno NV P00380255053967409 Card 0776		45.78	
9/11		Purchase authorized on 09/11 WM Superc Wal-Mart Sup Reno (S) NV P00000000584095086 Card 0776		88.82	
9/11		Purchase authorized on 09/11 Silver Smoke LLC Reno NV P00580255699182958 Card 0776		15.91	
9/11		Non-WF ATM Withdrawal authorized on 09/11 38 E Second Street, Reno NV 00300255701000675 ATM ID Nvccnx02 Card 0776		63.50	
9/11		Non-Wells Fargo ATM Transaction Fee		2.50	
9/11		Non-WF ATM Withdrawal authorized on 09/11 38 E Second Street, Reno NV 00580255723343569 ATM ID Nvccnx02 Card 0776		63.50	
9/11		Non-Wells Fargo ATM Transaction Fee		2.50	
9/11		Digit.CO Rainy Day 1Vgvphcuye0R8S1 Holly Picinich		1.57	137.02
9/14		Non-WF ATM Balance Inquiry Fee 09/12 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/14		Non-WF ATM Balance Inquiry Fee 09/12 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/14		RTP From Hello Digit, Inc. on 09/13 Ref#20200913021000021P1Brjpm00550003020 Digit Instant Transfer	9.34		
9/14		RTP From Hello Digit, Inc. on 09/14 Ref#20200914021000021P1Brjpm00020006104 Digit Instant Transfer	2.39		
9/14		Edeposit IN Branch/Store 09/14/20 10:09:51 Am 2213 Claribel Rd Riverbank CA	900.00		
9/14		Purchase authorized on 09/11 Lyft *Ride Fri 3 Lyft.Com CA S460255817622021 Card 0776		6.86	
9/14		Purchase authorized on 09/11 Mrk Smoke and Food Market Reno NV P00460256092103605 Card 0776		7.50	



**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		Non-WF ATM Withdrawal authorized on 09/12 38 E Second Street, Reno NV 00300256687366711 ATM ID Nvccnx02 Card 0776		63.50	
9/14		Non-Wells Fargo ATM Transaction Fee		2.50	
9/14		Non-WF ATM Withdrawal authorized on 09/12 38 E Second Street, Reno NV 00380256691198996 ATM ID Nvccnx02 Card 0776		43.50	
9/14		Non-Wells Fargo ATM Transaction Fee		2.50	
9/14		Purchase authorized on 09/13 Family Dollar # Reno NV P00000000784436855 Card 0776		19.03	899.36
9/15		Non-WF ATM Balance Inquiry Fee 09/15 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/15		Recurring Payment authorized on 09/14 Tu *Transunion 800-493-3292 CA S380258850240551 Card 0776		1.00	
9/15		Purchase authorized on 09/14 7-Eleven Reno NV P00000000732935543 Card 0776		5.61	
9/15		Non-WF ATM Withdrawal authorized on 09/15 38 E Second Street, Reno NV 00580259684495710 ATM ID Nvccnx02 Card 0776		63.50	
9/15		Non-Wells Fargo ATM Transaction Fee		2.50	
9/15		Digit.CO Rainy Day 2Emg1Rqbngk7Ftn Holly Picinich		6.50	818.25
9/16		Non-WF ATM Balance Inquiry Fee 09/16 2707 South V Reno NV ATM ID Nvprsa08 Card 0776		2.00	
9/16		Non-WF ATM Balance Inquiry Fee 09/16 2707 South V Reno NV ATM ID Nvprsa08 Card 0776		2.00	
9/16		Non-WF ATM Balance Inquiry Fee 09/16 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/16		Money Transfer authorized on 09/16 From Picinich Holly NV S00300260343722579 Card 0776	95.00		
9/16		Non-WF ATM Withdrawal authorized on 09/16 2707 South Virginia Str Reno NV 00460260339720588 ATM ID Nvprsa08 Card 0776		24.00	
9/16		Non-Wells Fargo ATM Transaction Fee		2.50	
9/16		Non-WF ATM Withdrawal authorized on 09/16 2707 South Virginia Str Reno NV 00380260348467658 ATM ID Nvprsa08 Card 0776		44.00	
9/16		Non-Wells Fargo ATM Transaction Fee		2.50	
9/16		Non-WF ATM Withdrawal authorized on 09/16 38 E Second Street, Reno NV 00300260651077393 ATM ID Nvccnx02 Card 0776		43.50	
9/16		Non-Wells Fargo ATM Transaction Fee		2.50	
9/16		Albert Genius EDI Pymnts Payment_4370261 Holly Picinich		88.00	
9/16		Digit.CO Rainy Day 2Jd3A8Hr6-8Vusi Holly Picinich		5.59	694.66
9/17		Purchase authorized on 09/16 Opc*Rentrack.Com 866-8419090 MN S380260524920903 Card 0776		6.95	
9/17		Digit.CO Rainy Day 2Ov18MsbD0x8967 Holly Picinich		8.45	679.26
9/18		Non-WF ATM Balance Inquiry Fee 09/18 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/18		Non-WF ATM Balance Inquiry Fee 09/18 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/18		Albert Savings W EDI Pymnts 27365107 Holly Picinich	30.00		
9/18		Recurring Payment authorized on 09/17 Google *Textnow 855-836-3987 CA S380261625052344 Card 0776		4.99	
9/18		Purchase authorized on 09/17 Reno Mart Reno NV P00000000874219486 Card 0776		11.44	
9/18		Purchase authorized on 09/17 Reno Mart Reno NV P00000000976440596 Card 0776		20.54	
9/18		Purchase authorized on 09/17 Mrk Smoke and Food Market Reno NV P00580262051732648 Card 0776		14.05	
9/18		Purchase authorized on 09/18 Maverik #416 Fallon NV P00000000071279272 Card 0776		3.54	



**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		Non-WF ATM Withdrawal authorized on 09/18 38 E Second Street, Reno NV 00580263016588259 ATM ID Nvccnx02 Card 0776		43.50	
9/18		Non-Wells Fargo ATM Transaction Fee		2.50	
9/18		Non-WF ATM Withdrawal authorized on 09/18 38 E Second Street, Reno NV 00460263021377848 ATM ID Nvccnx02 Card 0776		63.50	
9/18		Non-Wells Fargo ATM Transaction Fee		2.50	
9/18		Albert Savings D EDI Pymnts 27295580 Holly Picinich		25.00	
9/18		Digit.CO Rainy Day 2Ubremlgdrtrnee Holly Picinich		0.51	513.19
9/21		Non-WF ATM Balance Inquiry Fee 09/19 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/21		Non-WF ATM Balance Inquiry Fee 09/21 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/21		Purchase authorized on 09/18 Uber Technologies 8005928996 CA S300263098081126 Card 0776		11.34	
9/21		Purchase authorized on 09/18 Uber Technologies 8005928996 CA S580263143608404 Card 0776		11.12	
9/21		Non-WF ATM Withdrawal authorized on 09/19 38 E Second Street, Reno NV 00380263261486272 ATM ID Nvccnx02 Card 0776		43.50	
9/21		Non-Wells Fargo ATM Transaction Fee		2.50	
9/21		Purchase authorized on 09/19 Mrk Smoke and Food Market Reno NV P00300263793562092 Card 0776		11.98	
9/21		Purchase authorized on 09/19 Nahar Food Discount Liqu Reno NV P00300264073654364 Card 0776		8.60	
9/21		Non-WF ATM Withdrawal authorized on 09/21 38 E Second Street, Reno NV 00580265797735864 ATM ID Nvccnx02 Card 0776		23.50	
9/21		Non-Wells Fargo ATM Transaction Fee		2.50	
9/21		Digit.CO Rainy Day 2J5Lmr1Bmsqkng Holly Picinich		6.84	387.31
9/22		Non-WF ATM Balance Inquiry Fee 09/22 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/22		Albert Savings W EDI Pymnts 27395494 Holly Picinich	2.00		
9/22		Albert Savings W EDI Pymnts 27395471 Holly Picinich	7.00		
9/22		Albert Savings W EDI Pymnts 27395444 Holly Picinich	16.00		
9/22		Online Transfer From Picinich H Savings xxxxx9088 Ref #1b08Wfc78P on 09/22/20	23.00		
9/22		Recurring Payment authorized on 09/21 Tu *Transunion 800-493-3292 CA S380265850256059 Card 0776		24.95	
9/22		Non-WF ATM Withdrawal authorized on 09/22 38 E Second Street, Reno NV 00380266548165190 ATM ID Nvccnx02 Card 0776		63.50	
9/22		Non-Wells Fargo ATM Transaction Fee		2.50	
9/22		Purchase authorized on 09/22 WM Superc Wal-Mart Sup Reno NV P00000000370484122 Card 0776		93.68	
9/22		Non-WF ATM Withdrawal authorized on 09/22 133 N Virginia St Reno NV 00460266656044542 ATM ID Tr025199 Card 0776		23.00	
9/22		Non-Wells Fargo ATM Transaction Fee		2.50	
9/22		Purchase authorized on 09/22 Target T- 6845 Sierra Reno NV P00000000039926432 Card 0776		19.48	
9/22		Purchase authorized on 09/22 Target T- 6845 Sierra Reno NV P00000000882592689 Card 0776		5.19	
9/22		Purchase authorized on 09/22 Work World Reno 6598 S Reno NV P00000000889198209 Card 0776		108.24	90.27
9/23		Purchase authorized on 09/22 McDonald's F31523 Reno NV S380266619000939 Card 0776		7.04	
9/23		ATM Withdrawal authorized on 09/23 1 E First St Reno NV 0001187 ATM ID 9951E Card 0776		20.00	
9/23		Digit.CO Rainy Day 2Pkaovyw1Gsnzpf Holly Picinich		8.93	
9/23		Digit.CO Rainy Day 2Ucudjuvtzfoi Holly Picinich		8.32	45.98



**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>
9/24		Non-WF ATM Balance Inquiry Fee 09/23 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/24		Edeposit IN Branch/Store 09/24/20 09:29:23 Am 2213 Claribel Rd Riverbank CA	1,000.00		
9/24		Purchase authorized on 09/23 Reno Mart Reno NV P0000000075022949 Card 0776		18.69	
9/24		ATM Withdrawal authorized on 09/24 1 E First St Reno NV 0001247 ATM ID 9951E Card 0776		80.00	
9/24		ATM Withdrawal authorized on 09/24 1 E First St Reno NV 0001272 ATM ID 9951E Card 0776		80.00	865.29
9/25		Non-WF ATM Balance Inquiry Fee 09/25 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/25		Non-WF ATM Balance Inquiry Fee 09/25 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/25		Non-WF ATM Balance Inquiry Fee 09/25 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/25		Non-WF ATM Balance Inquiry Fee 09/25 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/25		RTP From Hello Digit, Inc. on 09/25 Ref#20200925021000021P1Brjpm00530002046 Digit Instant Transfer	4.66		
9/25		ACH Claim# 2020091683338	88.00		
9/25		RTP From Hello Digit, Inc. on 09/25 Ref#20200925021000021P1Brjpm00540061995 Rainy Day	43.93		
9/25		Purchase authorized on 09/24 NV Scadu 775-684-0672 NV S580268646737722 Card 0776		150.00	
9/25		Non-WF ATM Withdrawal authorized on 09/25 38 E Second Street, Reno NV 00380269479837011 ATM ID Nvccnx02 Card 0776		63.50	
9/25		Non-Wells Fargo ATM Transaction Fee		2.50	
9/25		Non-WF ATM Withdrawal authorized on 09/25 38 E Second Street, Reno NV 00300269493867034 ATM ID Nvccnx02 Card 0776		43.50	
9/25		Non-Wells Fargo ATM Transaction Fee		2.50	
9/25		Non-WF ATM Withdrawal authorized on 09/25 38 E Second Street, Reno NV 00300269506354742 ATM ID Nvccnx02 Card 0776		63.50	
9/25		Non-Wells Fargo ATM Transaction Fee		2.50	
9/25		Non-WF ATM Withdrawal authorized on 09/25 38 E Second Street, Reno NV 00300269522003156 ATM ID Nvccnx02 Card 0776		43.50	
9/25		Non-Wells Fargo ATM Transaction Fee		2.50	
9/25		Purchase authorized on 09/25 USPS PO 31729006 135 N Si Reno NV P00380269723679303 Card 0776		7.00	
9/25		Purchase authorized on 09/25 Dollar Tr 95 W Plumb L Reno NV P00000000531147585 Card 0776		11.33	
9/25		Digit.CO Rainy Day 249Xhuy8Kvo_4Li Holly Picinich		11.60	589.95
9/28		Non-WF ATM Balance Inquiry Fee 09/26 38 E Second Reno NV ATM ID Nvccnx02 Card 0776		2.00	
9/28		Dave, Inc Credit 5F6E3370A6A1D001Cb069Eeb/ 48D7Ba891A1204B	20.00		
9/28		Digit.CO Rainy Day 3lctjxfvwaibcc Holly Picinich	11.60		
9/28		Purchase authorized on 09/24 St Vincents Super Sparks NV S380268641552191 Card 0776		41.00	
9/28		Purchase authorized on 09/24 Dri*Tenorshare ID.Mycommerce MN S300268822588294 Card 0776		35.95	
9/28		Purchase authorized on 09/24 Legacy Inmate Comm 800-6700015 CA S380269172477225 Card 0776		20.00	
9/28		Purchase authorized on 09/25 Uber Technologies 8005928996 CA S300269263738520 Card 0776		9.33	
9/28		Purchase authorized on 09/25 Uber Technologies 8005928996 CA S580269276172641 Card 0776		1.00	



**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>
9/28		ATM Withdrawal authorized on 09/25 1 E First St Reno NV 0001518 ATM ID 9951E Card 0776		20.00	
9/28		Purchase authorized on 09/25 Silver Smoke LLC Reno NV P00380270175045874 Card 0776		2.50	
9/28		Purchase authorized on 09/26 7-Eleven Sparks NV P00000000575252913 Card 0776		16.22	
9/28		Purchase authorized on 09/26 Mrk Smoke and Food Market Reno NV P00300270502621661 Card 0776		9.15	
9/28		ATM Withdrawal authorized on 09/26 1 E First St Reno NV 0001549 ATM ID 9951E Card 0776		300.00	
9/28		Purchase with Cash Back \$ 10.00 authorized on 09/26 Chevron/Foster's Chevro Reno NV P00300270857777476 Card 0776		10.99	
9/28		Purchase authorized on 09/26 City of Reno Parki Reno NV S300271147019640 Card 0776		1.00	
9/28		Purchase authorized on 09/27 USA*The Sterling G Reno NV S300271685340181 Card 0776		2.30	
9/28		Purchase authorized on 09/27 USA*The Sterling G Reno NV S580271758287761 Card 0776		2.25	
9/28		Purchase authorized on 09/27 Silver Smoke LLC Reno NV P00460272169937648 Card 0776		8.01	
9/28		Purchase authorized on 09/28 Wal-Mart Super Center Carson City NV P00000000285242535 Card 0776		41.52	
9/28		Dave, Inc Debit 5F6Dddf809Bba7D896D44Bd6/ A73Bc3F390E45C7		1.00	
9/28		Digit.CO Instantfee 260-Ktqeecsr3II Holly Picinich		0.99	
9/28		Digit.CO Savings 3lzjpvcd5Pkgfj Holly Picinich		5.56	90.78
9/29		Purchase authorized on 09/29 Cvs/Pharm 09191--5019 Reno NV P00000000183388935 Card 0776		48.70	
9/29		Purchase authorized on 09/29 Costco Whse #0025 Reno NV P00300273724454662 Card 0776		9.92	32.16
9/30		Purchase authorized on 09/29 Wal-Mart #2106 Reno NV P00000000286327460 Card 0776		20.87	
9/30		Purchase authorized on 09/30 Family Dollar # Ely NV P00000000071423930 Card 0776		10.23	1.06
10/1		Purchase authorized on 09/29 My Credit Score to 877-5404581 UT S580274128878443 Card 0776		1.00	0.06
10/2		Kna Solutions LI Direct Dep 201002 462556640379H6H Picinich,Holly Lynn	269.56		269.62
10/5		Purchase Return authorized on 10/04 Dri*Tenorshare ID.Mycommerce MN S300268822588294 Card 0776	35.95		
10/5		Edeposit IN Branch/Store 10/05/20 11:41:39 Am 2213 Claribel Rd Riverbank CA	1,000.00		
10/5		Online Transfer to Picinich H Wells Fargo Clear Access Banking xxxxxx9554 Ref #Ib08Yf86PR on 10/02/20		269.62	
10/5		Online Transfer to Picinich H Wells Fargo Clear Access Banking xxxxxx9554 Ref #Ib08Yt2Lkl on 10/05/20		400.00	635.95
10/6		Purchase Return authorized on 10/05 My Credit Score to 877-5404581 UT S460279450784229 Card 0776	1.00		
10/6		Online Transfer to Picinich H Wells Fargo Clear Access Banking xxxxxx9554 Ref #Ib08Yxqwgh on 10/06/20		635.95	1.00
10/7		NSF Return Item Fee for a Transaction Received on 10/06 \$8.00 Empower Inc 1000073782 201006 Empsubscr10/ 20 Hollypicinich		35.00	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/7		NSF Return Item Fee for a Transaction Received on 10/06 \$21.00 Dave, Inc Debit 5F7C2F8B5C758B7127Ee13Eb/ Fa989D6Eb5BCB9F		35.00	
10/7		NSF Return Item Fee for a Transaction Received on 10/06 \$7.05 Digit.CO Savings 3Y6Zttdwmbig MO_ Holly Picinich		35.00	-104.00
<b>Ending balance on 10/7</b>					<b>-104.00</b>
<b>Totals</b>			<b>\$3,859.98</b>	<b>\$4,226.87</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.

**Items returned unpaid**

Date	Description	Amount
10/7	Empower Inc 1000073782 201006 Empsubscr10/20 Hollypicinich Reference # 121140393062379	8.00
10/7	Dave, Inc Debit 5F7C2F8B5C758B7127Ee13Eb/ Fa989D6Eb5BCB9Reference # 084106760044996	21.00
10/7	Digit.CO Subscriptn 3Ysvr4Fae3Ck3F7 Holly Picinich Reference # 091000011466398	5.00
10/7	Digit.CO Savings 3Y6Zttdwmbigmo_ Holly Picinich Reference # 091000011419642	7.05

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$105.00	\$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.

**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
<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	-\$104.00 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$656.71 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	55 <input checked="" type="checkbox"/>

JL/JL

**IMPORTANT ACCOUNT INFORMATION:**

Your options to avoid the Opportunity 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\*



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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.



## IMPORTANT ACCOUNT INFORMATION

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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.

