

Wells Fargo Everyday Checking

October 16, 2020 ■ Page 1 of 6



HOLLY FERREIRA
9531 RUPERTS CT
LAS VEGAS NV 89123-6214

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. (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 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 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 9/17	-\$145.66
Deposits/Additions	12,884.60
Withdrawals/Subtractions	- 12,738.76
Ending balance on 10/16	\$0.18

Account number: **1044959862**

HOLLY FERREIRA

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>
9/22		Nevada Esd Dir Dep 200921 Pua851407 Holly Ferreira	11,849.00		
9/22		Non-WF ATM Withdrawal authorized on 09/22 10465 S Rainbow Bl Las Vegas NV 00380266408082940 ATM ID Cpsu3152 Card 8005		203.00	
9/22		Non-Wells Fargo ATM Transaction Fee		2.50	
9/22		Withdrawal Made In A Branch/Store		5,000.00	
9/22		Purchase authorized on 09/22 Venmo* VISA Direct NY S00300266771816281 Card 8005		300.00	6,197.84
9/23		Purchase authorized on 09/22 Google *Jam City G.CO/Helppay# CA S580266813929167 Card 8005		4.98	
9/23		Dave, Inc Debit 5F69Bf6406677B3A9776Ee79/ 22D2484986547D4		1.00	6,191.86
9/24		Zelle From Michael Sabino on 09/24 Ref # Nav0Fn0O81Jf	200.00		
9/24		Purchase authorized on 09/22 Check City Ccnc Las Vegas NV S460266592479369 Card 8005		102.52	6,289.34
9/28		Recurring Payment authorized on 09/24 WWW.Cvs.Com 888-607-4287 IN S580268672043073 Card 8005		5.00	
9/28		Withdrawal Made In A Branch/Store		540.00	5,744.34
9/29		Nevada Esd Dir Dep 200928 Pua893870 Holly Ferreira	163.00		
9/29		Withdrawal Made In A Branch/Store		200.00	5,707.34
9/30		Purchase authorized on 09/29 Venmo* VISA Direct NY S00380274095975774 Card 8950		150.00	
9/30		ATM Withdrawal authorized on 09/30 440 E. Silverado Ranch Bl Las Vegas NV 0002841 ATM ID 2594H Card 8950		500.00	5,057.34
10/1		Card Final Credit 20924208139	5.00		
10/1		Purchase authorized on 10/01 Cvs/Pharmacy #05 05043--9 Las Vegas NV P00300275625047129 Card 8950		4.19	
10/1		Purchase authorized on 10/01 Venmo* VISA Direct NY S00580275651449821 Card 8950		350.00	
10/1		ATM Withdrawal authorized on 10/01 440 E. Silverado Ranch Bl Las Vegas NV 0003105 ATM ID 9921x Card 8950		500.00	
10/1		Purchase authorized on 10/01 Speedee Mart 123 Las Vegas NV P00460276023346747 Card 8950		5.52	4,202.63
10/2		Purchase authorized on 10/01 Paypal *Shiningiri 4029357733 Hkg S380275268245141 Card 8950		51.71	
10/2		Purchase authorized on 10/02 Speedee Mart 123 Las Vegas NV P00300276785535887 Card 8950		5.52	4,145.40
10/5		ACH Claim# 2020092482370	1.00		
10/5		ATM Withdrawal authorized on 10/03 440 E. Silverado Ranch Bl Las Vegas NV 0002078 ATM ID 9931W Card 8950		510.00	
10/5		Purchase authorized on 10/03 Speedee Mart 123 Las Vegas NV P00580277591849680 Card 8950		8.91	
10/5		Purchase authorized on 10/03 Google*Google Play Internet CA S46027750381629 Card 8950		5.00	
10/5		ATM Withdrawal authorized on 10/04 440 E. Silverado Ranch Bl Las Vegas NV 0002371 ATM ID 9931W Card 8950		700.00	
10/5		Purchase with Cash Back \$ 100.00 authorized on 10/04 Wal-Mart #5269 Las Vegas NV P00000000782640133 Card 8950		102.50	
10/5		Purchase authorized on 10/04 Speedee Mart 123 Las Vegas NV P00000000680724840 Card 8950		25.52	
10/5		Purchase with Cash Back \$ 60.00 authorized on 10/04 Vons #2615 Henderson NV P00380278654821819 Card 8950		60.69	
10/5		Purchase with Cash Back \$ 60.00 authorized on 10/04 Vons #2615 Henderson NV P00300278656270188 Card 8950		60.69	
10/5		Purchase with Cash Back \$ 60.00 authorized on 10/04 Vons #2615 Henderson NV P00380278656784153 Card 8950		60.69	
10/5		Purchase with Cash Back \$ 60.00 authorized on 10/04 Vons #2615 Henderson NV P00580278657255582 Card 8950		60.69	
10/5		Purchase with Cash Back \$ 60.00 authorized on 10/04 Albertsons #409 Las Vegas NV P00000000984167639 Card 8950		64.99	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/5		Purchase with Cash Back \$ 60.00 authorized on 10/04 Albertsons #409 Las Vegas NV P00000000684257070 Card 8950		61.49	
10/5		Purchase with Cash Back \$ 60.00 authorized on 10/04 Albertsons #409 Las Vegas NV P00000000189474948 Card 8950		61.49	
10/5		Purchase with Cash Back \$ 60.00 authorized on 10/04 Albertsons #409 Las Vegas NV P00000000089930753 Card 8950		61.99	
10/5		Purchase with Cash Back \$ 60.00 authorized on 10/04 Albertsons #409 Las Vegas NV P00000000572718935 Card 8950		61.49	
10/5		ATM Withdrawal authorized on 10/05 5891 East Charleston Blvd Las Vegas NV 0004391 ATM ID 0985I Card 8950		420.00	1,820.26
10/6		Nevada Esd Dir Dep 201005 Pua938540 Holly Ferreira	163.00		
10/6		ATM Withdrawal authorized on 10/06 440 E. Silverado Ranch BI Las Vegas NV 0003099 ATM ID 9931W Card 8950		700.00	1,283.26
10/8		ATM Withdrawal authorized on 10/08 5891 East Charleston Blvd Las Vegas NV 0005632 ATM ID 0985J Card 8950		500.00	783.26
10/9		Purchase authorized on 10/08 Google* Seriously 650-2530000 CA S380283071350572 Card 8950		2.99	
10/9		Purchase authorized on 10/08 Google* Seriously 650-2530000 CA S580283115837841 Card 8950		0.98	
10/9		ATM Withdrawal authorized on 10/09 5891 East Charleston Blvd Las Vegas NV 0005590 ATM ID 0985I Card 8950		340.00	439.29
10/13		Nevada Esd Dir Dep 201012 Pua966538 Holly Ferreira	163.00		
10/13		Purchase authorized on 10/09 Google *Seriously G.CO/Helppay# CA S300284069161773 Card 8950		2.99	
10/13		Purchase authorized on 10/10 Speedee Mart 124 Henderson NV P00580284673865089 Card 8950		9.01	
10/13		Purchase authorized on 10/13 Smiths Fo 9750 S. Mary Las Vegas NV P00000000976456520 Card 8950		18.21	
10/13		ATM Withdrawal authorized on 10/13 440 E. Silverado Ranch BI Las Vegas NV 0006301 ATM ID 9921x Card 8950		240.00	332.08
10/14		ATM Withdrawal authorized on 10/14 2658 W Horizon Ridge Park Henderson NV 0003465 ATM ID 1722E Card 8950		300.00	
10/14		Purchase authorized on 10/14 Sunrise Food MA Las Vegas NV P00000000687258581 Card 8950		4.22	27.86
10/15		Purchase authorized on 10/13 Wow Car Wash 4 Wow Merced CA S460287570775932 Card 8950		15.00	
10/15		Purchase authorized on 10/14 Google *Seriously G.CO/Helppay# CA S380288691618026 Card 8950		4.99	
10/15		Purchase authorized on 10/15 Speedee Mart 123 Las Vegas NV P00300289635855971 Card 8950		5.52	2.35
10/16		Money Transfer authorized on 10/16 From Ferreira Holly NY S00460290578673759 Card 8950	336.60		
10/16		ATM Cash Deposit on 10/16 440 E. Silverado Ranch BI Las Vegas NV 0008072 ATM ID 2594H Card 8950	4.00		
10/16		ATM Withdrawal authorized on 10/16 440 E. Silverado Ranch BI Las Vegas NV 0008073 ATM ID 2594H Card 8950		340.00	
10/16		Purchase authorized on 10/16 Sunrise Food MA Las Vegas NV P00000000577444613 Card 8950		2.77	0.18
Ending balance on 10/16					0.18
Totals			\$12,884.60	\$12,738.76	

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
10/8	Dave, Inc Debit 5F7C5DE07F3473432214D873/ F9888Ace6A93D29 Reference # 084106760088919	1.00



Summary of Overdraft and Returned Item Fees

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$245.00
Total Returned Item Fees	\$0.00	\$35.00

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

Fee period 09/17/2020 - 10/16/2020	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	-\$145.66 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$12,338.00 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	33 <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.



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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.

