

Wells Fargo Opportunity CheckingSM

October 19, 2020 ■ Page 1 of 7



ISRAEL CABASUG
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PALMDALE CA 93591-2913

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 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 9/18	\$41.02
Deposits/Additions	3,902.32
Withdrawals/Subtractions	- 3,709.57
Ending balance on 10/19	\$233.77

Account number: **1477551046**

ISRAEL CABASUG

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>
9/18		Money Transfer authorized on 09/17 From Dave Inc CA S00460262095241078 Card 9284	75.00		
9/18		Purchase authorized on 09/17 Dollar General # 2475 Sie Rosamond CA P00460262106412983 Card 9284		19.90	
9/18		Non-WF ATM Withdrawal authorized on 09/17 2072 W Rosemond Blvd Rosemond CA 00380262149233944 ATM ID P338812 Card 9284		82.75	
9/18		Non-Wells Fargo ATM Transaction Fee		2.50	
9/18		Purchase authorized on 09/18 Extram LLC Lancaster CA P00000000886128814 Card 9284		3.39	7.48
9/21		Purchase authorized on 09/17 Taco Bell 030305 Bakersfield CA S460261726051160 Card 9284		2.15	5.33
9/22		Purchase authorized on 09/22 Shell Service Station Mojave CA P00580266494118615 Card 9284		4.40	0.93
9/25		39728 Pearce Ser Dir Dep 200925 3295 Israel Cabasug	962.52		
9/25		Money Transfer authorized on 09/25 From Brigit NY S00300269530193984 Card 9284	50.00		
9/25		Purchase authorized on 09/25 Dave Inc Los Angeles CA S00460269334348150 Card 9284		83.74	
9/25		Purchase authorized on 09/25 Shell Service Station Mojave CA P00580269424951047 Card 9284		7.29	
9/25		Zelle to Adams Briggette on 09/25 Ref #Pp08WY238V		80.00	
9/25		Brigit.Com Membership 200924 7D4643250Bd44B5 Israel Cabasug		9.99	
9/25		Possible Finance Payment E0678B54712C4Be Israel Cabasug		73.52	
9/25		Vbs Firstloan 8883402911 200924 FL-Xpc6457A03 Israel Cabasug		127.19	
9/25		Stc 844-650-5931 Debit 200925 C20092409006737 Israel Cabasug		140.79	
9/25		Empower Inc 1000072446 200925 Empower Advance Israelcabasug		50.00	440.93
9/28		Money Transfer authorized on 09/28 From Dave Inc CA S00380272517098519 Card 9284	75.00		
9/28		Money Transfer authorized on 09/28 From Aa Center SC S00380272834811117 Card 9284	200.00		
9/28		Recurring Payment authorized on 09/25 AT&T*Bill Payment 800-331-0500 TX S300269492726819 Card 9284		200.00	
9/28		Purchase authorized on 09/25 Shell Service Station Mammoth Lakes CA P00460270055283277 Card 9284		10.45	
9/28		Non-WF ATM Withdrawal authorized on 09/25 2072 W Rosemond Blvd Rosemond CA 00380270192401945 ATM ID P338812 Card 9284		102.75	
9/28		Non-Wells Fargo ATM Transaction Fee		2.50	
9/28		Recurring Payment authorized on 09/26 Disneyplus 888-9057888 CA S300270612765363 Card 9284		6.99	
9/28		Purchase authorized on 09/26 Cvs/Pharmacy #01 01666--8 Lancaster CA P00460270661509927 Card 9284		13.00	
9/28		Purchase authorized on 09/26 Rubio's #215 Lancaster CA S580270667602909 Card 9284		11.19	
9/28		Zelle to Adams Briggette on 09/27 Ref #Pp08x6Cjy		45.00	
9/28		Zelle to Adams Briggette on 09/27 Ref #Pp08x7McV2		45.00	
9/28		Non-WF ATM Withdrawal authorized on 09/28 8114/2457 W Rosamond BI Rosamond CA 00380272859535573 ATM ID S1A08114 Card 9284		243.00	
9/28		Non-Wells Fargo ATM Transaction Fee		2.50	33.55



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>
9/30		Empower Inc 1000073032 200930 Empower Advance Israelcabasug	50.00		
9/30		Purchase authorized on 09/28 Bigtuna Japanese R Lancaster CA S460272727647270 Card 9284		23.98	
9/30		Purchase authorized on 09/28 McDonald's F12936 Rosamond CA S460272857286922 Card 9284		10.37	49.20
10/1		NSF Return Item Fee for a Transaction Received on 09/30 \$169.05 Allstate Nbindco Ins Prem SEP 20 000000967628 797 Adams		35.00	
10/1		Purchase authorized on 10/01 7-Eleven Los Angeles CA P00000000332996936 Card 9284		2.99	11.21
10/2		Purchase authorized on 10/02 Vallarta 1801 W Avenu Lancaster CA P00000000577168443 Card 9284		3.49	7.72
10/6		NSF Return Item Fee for a Transaction Received on 10/05 \$300.00 Speedy #94 Payment Loan 38284721 Cabasug, Israel		35.00	-27.28
10/9		39728 Pearce Ser Dir Dep 201009 3295 Israel Cabasug	1,259.80		
10/9		Money Transfer authorized on 10/09 From Curo Financial KS S00460283541017869 Card 9284	255.00		
10/9		Purchase authorized on 10/09 Dave Inc Los Angeles CA S00460283328764696 Card 9284		83.74	
10/9		Purchase authorized on 10/09 Extram LLC Lancaster CA P00000000975228245 Card 9284		3.39	
10/9		Possible Finance Payment 58Cf65Bdc39C457 Israel Cabasug		73.52	
10/9		Empower Inc 1000074212 201009 Empower Advance Israelcabasug		50.00	
10/9		Brigit.Com Protection 201009 A7E70Ad4967F40B Israel Cabasug		50.00	
10/9		First Loan Db Online Pmt 100820 201008Hn9170Dhx Israel Cabasug		127.19	
10/9		Stc 844-650-5931 Debit 201009 C20100816001462 Israel Cabasug		140.79	
10/9		Empower Inc 1000074286 201009 Empsubscr10/20 Israelcabasug		8.00	950.89
10/13		Money Transfer authorized on 10/12 From Dave Inc CA S00380286605889033 Card 9284	75.00		
10/13		Empower Inc 1000074445 201013 Empower Advance Israelcabasug	50.00		
10/13		Purchase authorized on 10/09 Speedy Cash 888-3331360 KS S300283466964340 Card 9284		300.00	
10/13		Purchase authorized on 10/09 Wendy's 11813 Lancaster CA S300284052978263 Card 9284		18.67	
10/13		Purchase authorized on 10/09 Lake LA Dairy Palmdale CA P00000000981478390 Card 9284		33.50	
10/13		Non-WF ATM Withdrawal authorized on 10/09 39470 170th E. Suit Palmdale CA 00460284098644563 ATM ID Dat00343 Card 9284		102.00	
10/13		Non-Wells Fargo ATM Transaction Fee		2.50	
10/13		Purchase authorized on 10/10 Rite Aid Store - 5846 Rosamond CA P00300284788192527 Card 9284		11.35	
10/13		Purchase authorized on 10/10 Fosters Freeze Rosamond CA S580284802991124 Card 9284		8.29	
10/13		Purchase authorized on 10/10 Vons #2147 Rancho Cucamo CA P00580285134919248 Card 9284		53.40	
10/13		Recurring Payment authorized on 10/10 Roman WWW.Getroman. NY S300285239167778 Card 9284		165.00	
10/13		Purchase authorized on 10/11 Chevron 0094863 Rancho Cucamo CA S460285270351795 Card 9284		35.00	
10/13		Purchase authorized on 10/11 Carl's Jr #1100029 Lancaster CA S300285756481137 Card 9284		23.27	
10/13		Non-WF ATM Withdrawal authorized on 10/11 8114/2457 W Rosamond BI Rosamond CA 00380286070841928 ATM ID S1A08114 Card 9284		63.00	
10/13		Non-Wells Fargo ATM Transaction Fee		2.50	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/13		Purchase authorized on 10/11 Pizza Hut 27111 https://lpcha.ca S460286099787327 Card 9284		21.45	
10/13		Recurring Payment authorized on 10/12 AT&T*Bill Payment 800-331-0500 TX S580286608666282 Card 9284		184.00	
10/13		Dave, Inc Debit 5F806C35B2F15E802Fed1672/ Ea3Bfa8FD7Df9A9		1.00	50.96
10/14		NSF Return Item Fee for a Transaction Received on 10/13 \$444.00 Bridgecrest Dt Retail 201012 15672746 Briggette Adams		35.00	
10/14		Money Transfer authorized on 10/14 From Brigit NY S00580288674758004 Card 9284	50.00		
10/14		Non-WF ATM Withdrawal authorized on 10/14 8114/2457 W Rosamond BI Rosamond CA 00380288698074769 ATM ID S1A08114 Card 9284		63.00	
10/14		Non-Wells Fargo ATM Transaction Fee		2.50	
10/14		Purchase authorized on 10/14 Albertsons #1337 Rosamond CA P00460288701569150 Card 9284		0.10	0.36
10/19		Westside Lending 8882177531 101920 Credit Israel Cabasug	800.00		
10/19		Zelle to Adams Briggette on 10/19 Ref #Pp0938P6Yc		560.00	
10/19		Purchase authorized on 10/19 Shell Service Station Bakersfield CA P00460294004622600 Card 9284		6.59	233.77
Ending balance on 10/19					233.77
Totals			\$3,902.32	\$3,709.57	

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
10/1	Allstate Nbindco Ins Prem SEP 20 000000967628797 Adams Reference # 021000026906412	169.05
10/6	Speedy #94 Payment Loan 38284721 Cabasug, Israel Reference # 103100198103324	300.00
10/14	Bridgecrest Dt Retail 201012 15672746 Briggette Adams Reference # 091000017917468	444.00

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$70.00
Total Returned Item Fees	\$105.00	\$455.00

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



Monthly service fee summary (continued)

Fee period 09/18/2020 - 10/19/2020	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	-\$27.28 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,122.32 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	30 <input checked="" type="checkbox"/>

JL/JL

IMPORTANT ACCOUNT INFORMATION:

As a valuable customer, your monthly service fee for this Opportunity Checking account will be waived beginning November 9, 2020 for nine consecutive fee periods.

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 Opportunity 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 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*

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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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.

