

Wells Fargo Everyday Checking

August 7, 2020 ■ Page 1 of 5



JEFFREY A MILLER
4164 LORD LATIMER CT
LAS VEGAS NV 89115-6412

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 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 Everyday Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 7/8	-\$498.27
Deposits/Additions	2,873.26
Withdrawals/Subtractions	- 2,525.85
Ending balance on 8/7	-\$150.86

Account number: **2540110042**

JEFFREY A MILLER

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>
7/10		Scp Distributors Payroll 200710 0096622157 Miller, Jeffrey Allen	686.74		
7/10		Purchase authorized on 07/10 Earnin-Activehours VISA Direct CA S00300192391746061 Card 8742		50.00	
7/10		ATM Cash Approved In Overdraft authorized on 07/10 Crossroads Henderson NV 0002841 ATM ID 3893L Card 8742		200.00	-61.53
7/13		NSF Return Item Fee for a Transaction Received on 07/10 \$58.00 Earnin Active Paymentret xxxxx9 703 Jeff Miller		35.00	
7/13		NSF Return Item Fee for a Transaction Received on 07/10 \$153.73 Spotloan Debit C20070910013 673 Jeffrey Miller		35.00	
7/13		Overdraft Fee for a Transaction Posted on 07/10 \$200.00 ATM Cash Approved In Overdraft authorized on 07/10 Crossroads Henderson NV		35.00	
7/13		Transfer From Miller Leon on 07/13 Ref # Pp08Gv4Vs3	500.00		
7/13		Recurring Payment authorized on 07/10 Cash1-410 Store410@Cash NV S380192420391853 Card 8742		54.66	
7/13		ATM Cash Approved In Overdraft authorized on 07/13 4421 E Bonanza Rd, Las Vegas NV 0002543 ATM ID 6901K Card 8742		500.00	-221.19
7/14		Overdraft Fee for a Transaction Posted on 07/13 \$500.00 ATM Cash Approved In Overdraft authorized on 07/13 4421 E Bonanza Rd, Las Vegas NV		35.00	
7/14		Purchase authorized on 07/13 Terribles #336 Pet Las Vegas NV S580195472368081 Card 8742		52.47	-308.66
7/22		NSF Return Item Fee for a Transaction Received on 07/21 \$87.99 Cox Comm Las Bankdraft 072120 476036013710 001 Jeff Miller		35.00	-343.66
7/23		ATM Cash Deposit on 07/23 791 N Nellis Blvd Las Vegas NV 0008198 ATM ID 6961M Card 8742	50.00		-293.66
7/24		Scp Distributors Payroll 200724 0096716970 Miller, Jeffrey Allen	755.93		
7/24		Purchase authorized on 07/24 Earnin-Activehours VISA Direct CA S00300206395300983 Card 8742		50.00	
7/24		ATM Cash Approved In Overdraft authorized on 07/24 4421 E Bonanza Rd, Las Vegas NV 0005215 ATM ID 6901K Card 8742		480.00	-67.73
7/27		NSF Return Item Fee for a Transaction Received on 07/24 \$153.73 Spotloan Debit C20072310012 765 Jeffrey Miller		35.00	
7/27		NSF Return Item Fee for a Transaction Received on 07/24 \$598.80 Check City Cco Financ 200724 Cco-0342885 Miller, Jeff		35.00	
7/27		Overdraft Fee for a Transaction Posted on 07/24 \$480.00 ATM Cash Approved In Overdraft authorized on 07/24 4421 E Bonanza Rd, Las Vegas NV		35.00	
7/27		Recurring Payment authorized on 07/24 Apple.Com/Bill 866-712-7753 CA S300206438744985 Card 8742		4.99	-177.72
8/6		ATM Cash Deposit on 08/06 791 N Nellis Blvd Las Vegas NV 0000602 ATM ID 2369O Card 8742	200.00		22.28
8/7		Scp Distributors Payroll 200807 0096797083 Miller, Jeffrey Allen	680.59		
8/7		ATM Withdrawal authorized on 08/07 4421 E Bonanza Rd, Las Vegas NV 0008899 ATM ID 6901K Card 8742		700.00	
8/7		Spotloan Debit C20080610012764 Jeffrey Miller		153.73	-150.86
Ending balance on 8/7					-150.86
Totals			\$2,873.26	\$2,525.85	

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

<i>Date</i>	<i>Description</i>	<i>Amount</i>
7/13	Earnin Active Paymentret xxxxx9703 Jeff Miller Reference # 121140397587306	58.00
7/13	Spotloan Debit C20070910013673 Jeffrey Miller Reference # 071201320224453	153.73
7/13	Check City Cco Financ 200710 Cco-0897341 Miller, Jeff Reference # 124000051859275	598.80



Items returned unpaid (continued)

Date	Description	Amount
7/22	Cox Comm Las Bankdraft 072120 476036013710001 Jeff Miller Reference # 091000014206040	87.99
7/27	Spotloan Debit C20072310012765 Jeffrey Miller Reference # 071201320332544	153.73
7/27	Check City Cco Financ 200724 Cco-0342885 Miller, Jeff Reference # 124000050811825	598.80
7/27	Cash 1 410 Payment 200724 3017251 Jeffrey Miller Reference # 096016934207092	54.66
7/28	Cox Comm Las Retry Pymt 072120 476036013710001 Jeff Miller Reference # 091000010371817	87.99
8/3	Cox Comm Las Retry Pymt 072120 476036013710001 Jeff Miller Reference # 091000014933992	87.99

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$105.00	\$1,960.00
Total Returned Item Fees	\$175.00	\$945.00

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 Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) 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 07/08/2020 - 08/07/2020	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	-\$498.27 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,123.26 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	5 <input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount)

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.

