

Wells Fargo Opportunity CheckingSM

September 28, 2020 ■ Page 1 of 6



JESSICA A FARFAN
7245 CROSS DR
CITRUS HEIGHTS CA 95610-3205

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 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 8/28	-\$10.00
Deposits/Additions	4,006.06
Withdrawals/Subtractions	- 3,996.06
Ending balance on 9/28	\$0.00

Account number: **7501415546**

JESSICA A FARFAN

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>
8/28		Money Transfer authorized on 08/27 From Alia Dimos CA S00300241087729599 Card 7228	10.00		0.00
8/31		Money Transfer authorized on 08/31 From Greg Butler CA S00380244636366845 Card 7228	1,300.00		
8/31		Online Transfer to Farfan J Checking xxxxxx8265 Ref #Ib08Rd94Rp on 08/31/20		183.50	
8/31		ATM Withdrawal authorized on 08/31 110 Harding Blvd Roseville CA 0006517 ATM ID 9903S Card 7228		700.00	
8/31		Online Transfer to Farfan J Checking xxxxxx8265 Ref #Ib08Rgnhvz on 08/31/20		360.00	56.50
9/2		ATM Cash Deposit on 09/02 110 Harding Blvd Roseville CA 0006809 ATM ID 9903S Card 7228	139.00		
9/2		Money Transfer authorized on 09/02 From Jules Caldeira CA S00300246624223376 Card 7228	175.00		
9/2		Purchase authorized on 08/31 Apple Cash 1Infinitemoop CA S580244799111840 Card 7228		50.00	320.50
9/3		ATM Cash Deposit on 09/03 33 Lincoln Blvd Lincoln CA 0002382 ATM ID 9879B Card 7228	36.00		
9/3		Lilli Ann Proper Web Pmts 090320 Lv04C3 Jessica Farfan		29.62	326.88
9/4		Purchase authorized on 09/03 AG Services of Nor 904-738-9034 FL S300247459989195 Card 7228		300.00	
9/4		Online Transfer to Farfan J Checking xxxxxx8265 Ref #Ib08Sfj8Rq on 09/04/20		64.24	
9/4		Lilli Ann Proper Web Pmts 090420 Ymbcc3 Jessica Farfan		32.64	-70.00
9/8		Money Transfer authorized on 09/04 From Greg Butler CA S00460249093554328 Card 7228	70.00		
9/8		ATM Cash Deposit on 09/08 110 Harding Blvd Roseville CA 0007972 ATM ID 9903S Card 7228	40.00		
9/8		ATM Cash Deposit on 09/08 7847 Lichen Dr Citrus Height CA 0004536 ATM ID 9925S Card 7228	60.00		
9/8		Online Transfer From Farfan J Checking xxxxxx8265 Ref #Ib08Syh6N6 on 09/08/20	6.36		
9/8		Online Transfer From Farfan J Checking xxxxxx8265 Ref #Ib08Syph53 on 09/08/20	17.00		
9/8		Speedy #94 Payment Loan 38049956 Farfan, Jessica		264.71	
9/8		Lilli Ann Proper Web Pmts 090820 Ftwvc3 Jessica Farfan		380.00	-521.35
9/9		Money Transfer authorized on 09/08 From Greg Butler CA S00300253085270944 Card 7228	300.00		
9/9		Money Transfer authorized on 09/08 From Farfan Jessica CA S00380253104965878 Card 7228	227.70		
9/9		Online Transfer to Farfan J Checking xxxxxx8265 Ref #Ib08Syz3B2 on 09/08/20		6.35	0.00
9/10		Lendup Lenduploan 200910 1806453434 Jessica A. Farfan	250.00		250.00
9/11		Purchase authorized on 09/10 AG Services of Nor 904-738-9034 FL S460254833873275 Card 7228		250.00	0.00
9/14		Money Transfer authorized on 09/11 From Greg Butler CA S00580256143509295 Card 7228	50.00		
9/14		Purchase authorized on 09/12 A-1 Food Store Auburn CA S380257063793918 Card 7228		14.99	
9/14		Online Transfer to Farfan J Checking xxxxxx8265 Ref #Ib08Tsk3C4 on 09/13/20		28.01	7.00
9/15		ATM Cash Deposit on 09/15 110 Harding Blvd Roseville CA 0009489 ATM ID 9903S Card 7228	1,005.00		



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/15		Purchase authorized on 09/13 Sundance Car Wash Roseville CA S380257733953419 Card 7228		7.00	
9/15		Lilli Ann Proper Web Pmts 091520 Mfx5D3 Jessica Farfan		1,000.00	5.00
9/17		Purchase authorized on 09/15 Apple Cash 1Infinetloop CA S580260094615487 Card 7228		5.00	0.00
9/21		Money Transfer authorized on 09/19 From Greg Butler CA S00380263660336368 Card 7228	100.00		
9/21		Money Transfer authorized on 09/20 From Greg Butler CA S00580265014004487 Card 7228	20.00		
9/21		Purchase authorized on 09/19 Simple/Acima 801-987-3230 UT S460263706876514 Card 7228		50.00	
9/21		Purchase authorized on 09/19 Apple Cash 1Infinetloop CA S580264010441919 Card 7228		25.00	
9/21		Purchase authorized on 09/19 Apple Cash 1Infinetloop CA S580264010690218 Card 7228		25.00	20.00
9/22		Purchase authorized on 09/20 Apple Cash 1Infinetloop CA S380265043381405 Card 7228		20.00	0.00
9/28		Money Transfer authorized on 09/26 From Greg Butler CA S00300270829918937 Card 7228	200.00		
9/28		ATM Withdrawal authorized on 09/26 110 Harding Blvd Roseville CA 0001480 ATM ID 9903S Card 7228		200.00	0.00
Ending balance on 9/28					0.00
Totals			\$4,006.06	\$3,996.06	

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 Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$35.00
Total Returned Item Fees	\$0.00	\$0.00

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 08/28/2020 - 09/28/2020	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	-\$521.35 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$250.00 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	10 <input checked="" type="checkbox"/>

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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

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.

Please note: Your account has an ending balance of zero as of the date of this statement. Accounts with a zero balance will continue to be charged applicable fees (like the monthly service fee) until you request to close your account. An account (except analyzed business accounts) with a zero balance may be closed by us without notification on the fee period ending date.

- To prevent closure by us without notification, an account with a zero balance must have a qualifying, non-automatic transaction posted within the last two months of the most recent fee period ending date.
- Examples of qualifying transactions are deposits or withdrawals made at a banking location, ATM, or via telephone, mobile deposits, one-time transfers made at a banking location, ATM, online, mobile, or via telephone, one-time purchases or payments made using a card or mobile device, or checks paid from the account.
- Automatic or electronic deposits, such as payroll, and automatic or electronic payments, including bill pay, recurring transfers, and any bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions that will prevent closure of an account with a zero balance.

Questions? Please contact your banker or call the phone number appearing on your statement.

We appreciate your business. Thank you for choosing Wells Fargo.

