

# Wells Fargo Everyday Checking

September 24, 2020 ■ Page 1 of 6



JOHANNY V FELIZ-FERRERAS  
1011 E DESERT INN RD APT 3  
LAS VEGAS NV 89109-2814

## 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 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 Everyday Checking account below your transaction detail.

### Statement period activity summary

|                               |               |
|-------------------------------|---------------|
| Beginning balance on 8/26     | \$636.48      |
| Deposits/Additions            | 2,470.00      |
| Withdrawals/Subtractions      | - 3,101.00    |
| <b>Ending balance on 9/24</b> | <b>\$5.48</b> |

Account number: **9012214277**

**JOHANNY V FELIZ-FERRERAS**

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.




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**Transaction history**

| <i>Date</i> | <i>Check<br/>Number</i> | <i>Description</i>   | <i>Deposits/<br/>Additions</i> | <i>Withdrawals/<br/>Subtractions</i> | <i>Ending daily<br/>balance</i> |
|-------------|-------------------------|--|--------------------------------|--------------------------------------|---------------------------------|
| 8/27        |                         | Purchase authorized on 08/25 Panera Bread #2040 Las Vegas NV<br>S460238793381304 Card 3828               |                                | 35.00                                |                                 |
| 8/27        |                         | Purchase authorized on 08/25 Ding *64869330 Ezetop.Com FL<br>S300238856005133 Card 3828                  |                                | 8.48                                 | 593.00                          |
| 9/2         |                         | Purchase authorized on 08/31 Bonito Michoacan Las Vegas NV<br>S460244808052702 Card 3828                 |                                | 35.40                                | 557.60                          |
| 9/4         |                         | ATM Cash Deposit on 09/04 2575 S Maryland Parkway Las Vegas<br>NV 0006865 ATM ID 2543N Card 3828         | 200.00                         |                                      | 757.60                          |
| 9/8         |                         | Zelle From Nunez Lluberres Brian on 09/08 Ref # Bacee234574D   | 300.00                         |                                      |                                 |
| 9/8         |                         | Purchase authorized on 09/04 Chick-Fil-A #03729 Las Vegas NV<br>S380249168887319 Card 3828               |                                | 10.87                                |                                 |
| 9/8         |                         | Purchase authorized on 09/04 Chick-Fil-A #03729 Las Vegas NV<br>S300249189150294 Card 3828               |                                | 17.16                                |                                 |
| 9/8         |                         | ATM Withdrawal authorized on 09/07 E. Desert Inn Rd. Las Vegas<br>NV 0007395 ATM ID 9889C Card 3828      |                                | 100.00                               |                                 |
| 9/8         |                         | ATM Withdrawal authorized on 09/07 E. Desert Inn Rd. Las Vegas<br>NV 0007480 ATM ID 9889C Card 3828      |                                | 40.00                                |                                 |
| 9/8         |                         | Purchase authorized on 09/08 Denny's #9392 Las Vegas NV<br>P0000000677707836 Card 3828                   |                                | 42.22                                |                                 |
| 9/8         |                         | ATM Withdrawal authorized on 09/08 E. Desert Inn Rd. Las Vegas<br>NV 0001351 ATM ID 4494P Card 3828      |                                | 40.00                                | 807.35                          |
| 9/9         |                         | Purchase authorized on 09/08 Nevada Taxation 866-962-3707 NV<br>S300253020388706 Card 3828               |                                | 15.00                                |                                 |
| 9/9         |                         | Purchase authorized on 09/08 WF4Nvtaxatio*Servi 866-962-3707<br>CA S580253020392710 Card 3828            |                                | 0.33                                 |                                 |
| 9/9         |                         | Purchase authorized on 09/08 WF4Nvtaxatio*Servi 866-962-3707<br>CA S460253022841271 Card 3828            |                                | 0.33                                 |                                 |
| 9/9         |                         | Purchase authorized on 09/08 Nevada Taxation 866-962-3707 NV<br>S380253022845235 Card 3828               |                                | 15.00                                |                                 |
| 9/9         |                         | Purchase authorized on 09/08 Nevada Taxation 866-962-3707 NV<br>S380253030835209 Card 3828               |                                | 15.00                                |                                 |
| 9/9         |                         | Purchase authorized on 09/08 WF4Nvtaxatio*Servi 866-962-3707<br>CA S300253030847676 Card 3828            |                                | 0.33                                 | 761.36                          |
| 9/10        |                         | Purchase authorized on 09/08 City of Las Vegas 702-229-6281 NV<br>S300253006742794 Card 3828             |                                | 50.00                                |                                 |
| 9/10        |                         | Purchase authorized on 09/08 Ding *65766373 Ezetop.Com FL<br>S460253204775426 Card 3828                  |                                | 12.53                                | 698.83                          |
| 9/11        |                         | Purchase authorized on 09/09 Panera Bread #2040 Las Vegas NV<br>S300253514625199 Card 3828               |                                | 19.44                                |                                 |
| 9/11        |                         | Purchase authorized on 09/11 Wal-Mart #3473 Las Vegas NV<br>P00000000379456234 Card 3828                 |                                | 73.88                                | 605.51                          |
| 9/14        |                         | Zelle From Nunez Lluberres Brian on 09/13 Ref # Bac1C8607Fed   | 200.00                         |                                      |                                 |
| 9/14        |                         | Purchase authorized on 09/10 Pollo Inka Express Las Vegas NV<br>S460255196565062 Card 3828               |                                | 13.54                                |                                 |
| 9/14        |                         | Purchase authorized on 09/11 Chick-Fil-A #04266 Las Vegas NV<br>S580255714189264 Card 3828               |                                | 25.23                                |                                 |
| 9/14        |                         | ATM Withdrawal authorized on 09/13 Financial Center Las Vegas<br>NV 0006274 ATM ID 2633C Card 3828       |                                | 150.00                               |                                 |
| 9/14        |                         | ATM Withdrawal authorized on 09/14 1700 E Charleston Blvd Las<br>Vegas NV 0001693 ATM ID 2634M Card 3828 |                                | 200.00                               | 416.74                          |
| 9/15        |                         | Zelle From Alejandra Cruz on 09/15 Ref # Vsas9Uuukaua  | 100.00                         |                                      |                                 |
| 9/15        |                         | Purchase authorized on 09/13 Key Auto Insurance 800-255-6503<br>KS S380258183976936 Card 3828            |                                | 380.00                               |                                 |
| 9/15        |                         | ATM Withdrawal authorized on 09/15 Maryland Parkway Las<br>Vegas NV 0008504 ATM ID 6960L Card 3828       |                                | 40.00                                | 96.74                           |
| 9/17        |                         | Zelle From Adrian Anaya on 09/17 Ref # Ctiwudxezwtk  | 50.00                          |                                      | 146.74                          |
| 9/21        |                         | ATM Cash Deposit on 09/19 Maryland Parkway Las Vegas NV<br>0009723 ATM ID 6960L Card 3828                | 400.00                         |                                      |                                 |
| 9/21        |                         | Purchase authorized on 09/19 Spdpy*American Cre<br>866-544-3430 SC S460263801025873 Card 3828            |                                | 500.00                               |                                 |

**Transaction history (continued)**

| Date                          | Check Number | Description  | Deposits/<br>Additions | Withdrawals/<br>Subtractions | Ending daily<br>balance |
|-------------------------------|--------------|--|------------------------|------------------------------|-------------------------|
| 9/21                          |              | ATM Withdrawal authorized on 09/20 E. Desert Inn Rd. Las Vegas NV 0005571 ATM ID 4494P Card 3828 |                        | 40.00                        | 6.74                    |
| 9/22                          |              | Purchase authorized on 09/21 Avis Rent-A-Car 1 Las Vegas NV S580234554017836 Card 3828           |                        | 1,101.26                     | -1,094.52               |
| 9/23                          |              | ATM Cash Deposit on 09/23 E. Desert Inn Rd. Las Vegas NV 0002072 ATM ID 9889C Card 3828          | 600.00                 |                              |                         |
| 9/23                          |              | ATM Cash Deposit on 09/23 E. Desert Inn Rd. Las Vegas NV 0002073 ATM ID 9889C Card 3828          | 580.00                 |                              |                         |
| 9/23                          |              | ATM Cash Deposit on 09/23 E. Desert Inn Rd. Las Vegas NV 0002074 ATM ID 9889C Card 3828          | 40.00                  |                              |                         |
| 9/23                          |              | ATM Withdrawal authorized on 09/23 E. Desert Inn Rd. Las Vegas NV 0002075 ATM ID 9889C Card 3828 |                        | 120.00                       | 5.48                    |
| <b>Ending balance on 9/24</b> |              |  |                        |                              | <b>5.48</b>             |
| <b>Totals</b>                 |              |  | <b>\$2,470.00</b>      | <b>\$3,101.00</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.

**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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

| Fee period 08/26/2020 - 09/24/2020  | 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                           | -\$1,094.52 <input type="checkbox"/>   |
| · Total amount of qualifying direct deposits  | \$500.00                             | \$0.00 <input type="checkbox"/>        |
| · Total number of posted debit card purchases or posted debit card payments of bills in any combination | 10                                   | 21 <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:****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®.



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**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.



## IMPORTANT ACCOUNT INFORMATION

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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.

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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.



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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.

