

Wells Fargo Everyday Checking

October 14, 2020 ■ Page 1 of 6



JULIE ANN STELZRIEDE
BRANDON L STELZRIEDE
680 ROWE PL
SPARKS NV 89441-9210

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. (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 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 9/15	-\$440.32
Deposits/Additions	4,581.55
Withdrawals/Subtractions	- 4,436.60
Ending balance on 10/14	-\$295.37

Account number: **7538902144**

JULIE ANN STELZRIEDE
BRANDON L STELZRIEDE

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>
9/18		Edeposit IN Branch/Store 09/18/20 12:55:01 Pm 1200 Disc Dr Sparks NV 8607	1,906.00		
9/18		Cash eWithdrawal in Branch/Store 09/18/2020 12:55 Pm 1200 Disc Dr Sparks NV 8607		100.00	
9/18		Purchase authorized on 09/18 Walgreens Store 9705 Pyra Sparks NV P00580262730458465 Card 8607		6.61	
9/18		Purchase authorized on 09/18 Walgreens Store 9705 Pyra Sparks NV P00380262734146211 Card 8607		27.66	
9/18		Purchase authorized on 09/18 Autozone 4016 9725 Pyram Sparks NV P00300262769144593 Card 6420		20.00	
9/18		Purchase authorized on 09/18 Savemart#559.Sp Sparks NV P00000000172043718 Card 6420		63.21	1,248.20
9/21		Recurring Payment authorized on 09/18 Vzwrlls*Bill Pay V 800-9220204 CA S580262744988823 Card 8607		352.58	
9/21		Recurring Payment authorized on 09/18 Apple.Com/Bill 866-712-7753 CA S300262746406504 Card 6420		2.99	
9/21		Purchase authorized on 09/18 Vista Mart Sparks NV P00000000176190982 Card 8607		30.23	
9/21		Purchase authorized on 09/19 7-Eleven Sparks NV P00000000474407831 Card 8607		12.71	
9/21		Purchase authorized on 09/19 Boot Barn #264 101 Los Sparks NV P00000000581643097 Card 8607		357.12	
9/21		Purchase authorized on 09/19 Bjs Restaurants 50 Sparks NV S580264039043235 Card 8607		147.14	
9/21		Purchase authorized on 09/19 Wal-Mart Super Center Sparks NV P00000000482859469 Card 8607		137.09	
9/21		Purchase authorized on 09/19 WM Superc Wal-Mart Sup Sparks NV P00000000876668458 Card 8607		8.63	
9/21		Purchase authorized on 09/20 7-Eleven Sparks NV P00000000779386694 Card 8607		5.95	
9/21		Purchase authorized on 09/20 Autozone 4016 9725 Pyram Sparks NV P00460264772987886 Card 8607		83.61	
9/21		Purchase authorized on 09/20 Chevron/Jacksons Food S Sparks NV P00580264777868210 Card 8607		25.84	
9/21		ATM Cash Approved In Overdraft authorized on 09/21 9704 Pyramid Way Sparks NV 0009838 ATM ID 9854R Card 6420		200.00	-115.69
9/22		Washoe CO School Wcsd Pysl 200922 E00039823 Istrice Voth, Julie	1,950.55		
9/22		Recurring Payment authorized on 09/21 Geico *Auto 800-841-3000 DC S580265485304103 Card 8607		257.02	
9/22		Purchase authorized on 09/22 Autozone 4016 9725 Pyram Sparks NV P00580266573920357 Card 6420		50.05	
9/22		Purchase authorized on 09/22 7-Eleven Sparks NV P00000000973576761 Card 6420		8.43	
9/22		Purchase authorized on 09/22 Harbor Freight Tools29 Sparks NV P00000000672839690 Card 6420		212.01	1,307.35
9/23		Recurring Payment authorized on 09/22 Netflix.Com 408-5403700 CA S300266403717399 Card 8607		15.99	
9/23		Purchase authorized on 09/22 Amazon Music*M46Uz 888-802-3080 WA S380266733302901 Card 8607		7.99	
9/23		Purchase authorized on 09/22 Savemart#559.Sp Sparks NV P00000000475297912 Card 6420		31.46	
9/23		Purchase authorized on 09/22 Pyramid Gas & L Sparks NV P00000000781515243 Card 8607		25.94	
9/23		Purchase authorized on 09/23 7-Eleven Sparks NV P00000000273525699 Card 8607		47.31	
9/23		Capital One Crcardpmt 200922 026630180225373 Istricevothjulie		29.00	1,149.66
9/24		Recurring Payment authorized on 09/23 Hazingfun.Com 13024837701 Gbr S580267631837492 Card 8607		0.02	



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>
9/24		Purchase authorized on 09/24 7-Eleven Sparks NV P00000000989613456 Card 8607		37.29	
9/24		Purchase authorized on 09/24 Wal-Mart #3729 Sparks NV P0000000070389975 Card 6420		116.96	
9/24		Purchase authorized on 09/24 7-Eleven Sparks NV P00000000472096145 Card 8607		4.48	
9/24		Ally Ally Paymt 200924 227939564853 Julie Stelzriede		544.16	446.75
9/25		Purchase authorized on 09/24 Poke King LLC Reno NV P00380269117977671 Card 8607		18.06	
9/25		Purchase authorized on 09/24 7-Eleven Sparks NV P00000000777073708 Card 8607		11.97	
9/25		Purchase authorized on 09/24 7-Eleven Sparks NV P00000000333671618 Card 8607		2.91	
9/25		Purchase authorized on 09/25 Rainbow Market Sparks NV P00000000684599011 Card 8607		2.05	
9/25		Purchase authorized on 09/25 Walgreens Store 9705 Pyra Sparks NV P00300269720920154 Card 8607		27.50	
9/25		Purchase authorized on 09/25 Walgreens Store 9705 Pyra Sparks NV P00580269722654584 Card 8607		3.00	
9/25		Purchase authorized on 09/25 Chevron/Jacksons Food S Sparks NV P00300269763985038 Card 8607		1.72	379.54
9/28		Purchase authorized on 09/24 Airgas USA, LLC 866-935-3370 CA S300268637869152 Card 6420		79.40	
9/28		Purchase authorized on 09/25 Chevron 0309049 Sparks NV S460269761960659 Card 8607		52.30	
9/28		Purchase authorized on 09/25 Autozone 4016 9725 Pyram Sparks NV P00380270101525296 Card 6420		18.50	
9/28		Purchase authorized on 09/26 Savemart#559.Sp Sparks NV P00000000884822196 Card 6420		24.69	
9/28		Purchase authorized on 09/27 Autozone 4016 9725 Pyram Sparks NV P00580271683657145 Card 6420		17.51	
9/28		Purchase authorized on 09/27 7-Eleven Sparks NV P00000000939561462 Card 6420		2.79	
9/28		Purchase authorized on 09/27 7-Eleven Sparks NV P00000000379271048 Card 6420		50.01	
9/28		Purchase authorized on 09/27 Autozone 4016 9725 Pyram Sparks NV P00380272108872416 Card 6420		37.87	96.47
9/29		Purchase authorized on 09/29 7-Eleven Sparks NV P0000000086226635 Card 6420		23.00	
9/29		Purchase authorized on 09/29 Chevron/Jacksons Food S Sparks NV P00580273769015572 Card 8607		11.00	62.47
9/30		Purchase authorized on 09/29 McDonald's F19928 Sparks NV S580274102054734 Card 8607		9.19	
9/30		Vz Wireless Vw VzW Webpay 200929 9612990 Julie *Stelzriede		329.91	-276.63
10/1		Overdraft Fee for a Transaction Posted on 09/30 \$329.91 Vz Wireless Vw VzW Webpay 200929 9612990 Julie *Stelzriede		35.00	-311.63
10/8		Vbs_Maxlend 8779364336 201008 57511B21617049 Julie Stelzriede	725.00		
10/8		ATM Withdrawal authorized on 10/08 McCarran Sparks NV 0009454 ATM ID 4658Y Card 8607		300.00	113.37
10/9		Purchase authorized on 10/08 McDonald's F36354 Spanish Sprin NV S300283172784504 Card 8607		33.69	79.68
10/13		Purchase authorized on 10/09 Chevron 0309049 Sparks NV S380283688473323 Card 6420		37.06	
10/13		Recurring Payment authorized on 10/09 Apple.Com/Bill 866-712-7753 CA S300284002562820 Card 6420		2.99	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/13		ATM Cash Approved In Overdraft authorized on 10/09 9704 Pyramid Way Sparks NV 0001879 ATM ID 9854R Card 8607		300.00	-260.37
10/14		Overdraft Fee for a Transaction Posted on 10/13 \$300.00 ATM Cash Approved In Overdraft authorized on 10/09 9704 Pyramid Way Sparks NV		35.00	-295.37
Ending balance on 10/14					-295.37
Totals			\$4,581.55	\$4,436.60	

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	\$70.00	\$1,260.00
Total Returned Item Fees	\$0.00	\$700.00

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	1	2
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$35.00	\$70.00

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.

Fee period 09/15/2020 - 10/14/2020	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	-\$440.32 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,675.55 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	49 <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®.

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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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.

