

# Wells Fargo Everyday Checking

October 23, 2020 ■ Page 1 of 6



KAMREN WALLACE  
628 W 79TH ST  
LOS ANGELES CA 90044-6061

## 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. (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](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 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 Everyday Checking account below your transaction detail.

### Statement period activity summary

Beginning balance on 9/24	-\$198.17
Deposits/Additions	2,239.88
Withdrawals/Subtractions	- 2,415.45
<b>Ending balance on 10/23</b>	<b>-\$373.74</b>

Account number: **5139713142**

**KAMREN WALLACE**

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>
9/24		Instacash Paymen Moneylion 200924 Ic3784C628E8A84 Wallace Kamren	25.00		-173.17
9/25		Check N Go 8007691058 200924 202009242030350 Kamren Wallace	100.00		-73.17
9/30		Instacash Paymen Moneylion 200930 Ic12D2608Bbfba4 Wallace Kamren	25.00		-48.17
10/2		Office Depot, IN Dir Dep 201002 6460142295 Wallace Kamren	310.87		
10/2		Earnin Active Paymentret xxxxx6818 Kamren Wallace		51.00	211.70
10/5		Money Transfer authorized on 10/04 From Earnin-Activehours CA S00300278587226229 Card 4847	50.00		
10/5		Purchase authorized on 10/02 Larry Huch Ministr 800-270-8401 TX S300276699727958 Card 4847		50.00	
10/5		Purchase authorized on 10/02 Doordash*Sizzler WWW.Doordash. CA S380276721584501 Card 4847		37.17	
10/5		Purchase authorized on 10/02 Metropcs Mobile 888-863-8768 WA S380276778770807 Card 4847		95.00	
10/5		ATM Cash Approved In Overdraft authorized on 10/03 Adams & Broadway Los Angeles CA 0007837 ATM ID 9912T Card 4847		300.00	
10/5	^7001	Cont Currency #2 Redepcheck 201002 7001 Kamren M Wallace		117.65	-338.12
10/6		NSF Return Item Fee for a Transaction Received on 10/05 \$58.82 Moneytree #0592 Moneytree 201005 618224993892 892 Wallace, Kamren M		35.00	
10/6		Overdraft Fee for a Transaction Posted on 10/05 \$300.00 ATM Cash Approved In Overdraft authorized on 10/03 Adams & Broadway Los Angeles CA		35.00	
10/6		Overdraft Fee for a Transaction Posted on 10/05 \$117.65 Cont Currency #2 Redepcheck 201002 7001 Kamren M Wallace		35.00	-443.12
10/13		ATM Cash Deposit on 10/11 5445 Hollywood Blvd Los Angeles CA 0003911 ATM ID 0898I Card 4847	100.00		-343.12
10/16		Office Depot, IN Dir Dep 201016 6597829219 Wallace Kamren	373.01		
10/16		ATM Cash Deposit on 10/16 5445 Hollywood Blvd Los Angeles CA 0005009 ATM ID 0898I Card 4847	140.00		
10/16		ATM Cash Deposit on 10/16 5445 Hollywood Blvd Los Angeles CA 0005010 ATM ID 0898I Card 4847	101.00		
10/16		Purchase authorized on 10/16 Dave Inc Los Angeles CA S00380290426230677 Card 4847		1.00	
10/16		ATM Withdrawal authorized on 10/16 5445 Hollywood Blvd Los Angeles CA 0005021 ATM ID 0898I Card 4847		100.00	
10/16		Earnin Active Paymentret xxxxx6161 Kamren Wallace		51.00	
10/16		Check N Go 8007691058 201015 202010152031560 Kamren Wallace		117.64	1.25
10/19		Zelle From Henderson Marsha on 10/17 Ref # Bac5Adf6DD79	160.00		
10/19		Money Transfer authorized on 10/17 From Earnin-Activehours CA S00460292028231872 Card 4847	50.00		
10/19		Instacash Paymen Moneylion 201019 Ic9D1397Bc0F034 Wallace Kamren	50.00		
10/19		Purchase authorized on 10/17 Larry Huch Ministr 800-270-8401 TX S580291821174929 Card 4847		38.00	
10/19		Purchase authorized on 10/17 McDonald's M5674 O Los Angeles CA S580291856316759 Card 4847		16.84	
10/19		Usalliancews Ecm Loan Pay 201016 33096958 Kamren Wallace		493.68	-287.27
10/20		Overdraft Fee for a Transaction Posted on 10/19 \$493.68 Usalliancews Ecm Loan Pay 201016 33096958 Kamren Wallace		35.00	
10/20		Brightlending Credit C20101910003484 Kamren M Wallace	500.00		
10/20		Check N Go 8007691058 201019 202010192030250 Kamren Wallace	255.00		
10/20		ATM Withdrawal authorized on 10/20 5445 Hollywood Blvd Los Angeles CA 0005638 ATM ID 0898I Card 4847		460.00	
10/20		Payday Exp-Midwi Fees 201019 CA-11720-2004 Kamren Wallace		176.47	-203.74



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/21		Overdraft Fee for a Transaction Posted on 10/20 \$176.47 Payday Exp-Midwi Fees 201019 CA-11720-200 4 Kamren Wallace		35.00	
10/21		ATM Cash Approved In Overdraft authorized on 10/21 5445 Hollywood Blvd Los Angeles CA 0005915 ATM ID 08981 Card 4847		100.00	-338.74
10/22		Overdraft Fee for a Transaction Posted on 10/21 \$100.00 ATM Cash Approved In Overdraft authorized on 10/21 5445 Hollywood Blvd Los Angeles CA		35.00	-373.74
<b>Ending balance on 10/23</b>					<b>-373.74</b>
<b>Totals</b>			<b>\$2,239.88</b>	<b>\$2,415.45</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.

^ **Converted check:** Check converted to an electronic format by your payee or designated representative. Checks converted to electronic format cannot be returned, copied or imaged.

**Summary of checks written** (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
7001	10/5	117.65

**Items returned unpaid**

Date	Description	Amount
10/6	Moneytree #0592 Moneytree 201005 618224993892892 Wallace, Kamren M Reference # 091000016693575	58.82
10/6	Check Reference # 00007340008111322418	117.65

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$175.00	\$490.00
Total Returned Item Fees	\$35.00	\$595.00

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

Fee period 09/24/2020 - 10/23/2020	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	-\$443.12 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,638.88 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	6 <input 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		

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**IMPORTANT ACCOUNT INFORMATION:**

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

If you have converted or choose to convert this Everyday Checking account to another checking account type at any time, this waiver will not be applied to that account. The terms of that new account, including the applicable monthly service fee and options to avoid the fee, will apply.

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 Everyday 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.

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**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.



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\*\*\*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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### 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.

