

Wells Fargo Everyday Checking

September 28, 2020 ■ Page 1 of 7



KATRINA A NESBITT
680 JOEL WAY
FALLON NV 89406-5847

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-742-4932

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 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 8/28	\$78.52
Deposits/Additions	1,446.07
Withdrawals/Subtractions	- 1,518.69
Ending balance on 9/28	\$5.90

Account number: **2800766061**

KATRINA A NESBITT

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>
8/28		Purchase authorized on 08/28 Safeway #1517 Fallon NV P00300241603796033 Card 3779		10.53	
8/28		Purchase authorized on 08/28 Safeway #1517 Fallon NV P00380241605631881 Card 3779		6.22	
8/28		Purchase authorized on 08/28 Safeway #1517 Fallon NV P00380241767464765 Card 3779		23.82	37.95
8/31		Purchase authorized on 08/29 Dollar Tree 1875 W Willia Fallon NV P00300242611857648 Card 3779		2.15	
8/31		Purchase authorized on 08/29 Safeway #1517 Fallon NV P00300242761555099 Card 3779		11.12	
8/31		Purchase authorized on 08/30 Safeway #1517 Fallon NV P00580243612883172 Card 3779		16.43	8.25
9/1		Wisely ACH P2Ptransfr 200829 3080828 K Nesb Katrina Nesbitt	167.41		
9/1		Online Transfer Ref #Ib08Rmj4H to Platinum Card XXXXXXXXXX2341 on 09/01/20		27.00	
9/1		Online Transfer to Nesbitt K Way2Save Savings xxxxxx8902 Ref #Ib08Rmj7N on 09/01/20		20.00	
9/1		Purchase authorized on 09/01 Safeway #1517 Fallon NV P00300245578638944 Card 3779		17.87	
9/1		Purchase authorized on 09/01 Safeway #1517 Fallon NV P00580245586646301 Card 3779		18.77	92.02
9/2		Purchase authorized on 09/02 Family Dollar # Fallon NV P0000000773310366 Card 3779		28.51	63.51
9/3		Safeway Inc Payroll 200829 6288113 Nesbitt,Katrina Ann EI	340.58		
9/3		Purchase authorized on 09/02 Sonic Drive IN #43 Fallon NV S380246824382258 Card 3779		12.57	
9/3		Purchase authorized on 09/02 Louie's Ace Home C Fallon NV S380247013148321 Card 3779		9.67	
9/3		Online Transfer Ref #Ib08S2Lpgj to Platinum Card XXXXXXXXXX2341 on 09/03/20		100.00	
9/3		Online Transfer to Nesbitt K Way2Save Savings xxxxxx8902 Ref #Ib08S2Lrjb on 09/03/20		100.00	
9/3		Purchase authorized on 09/03 Safeway #1517 Fallon NV P00460247571835009 Card 3779		5.22	
9/3		ATM Withdrawal authorized on 09/03 W. Williams & Venturacci Fallon NV 0003837 ATM ID 4497K Card 3779		20.00	
9/3		Purchase authorized on 09/03 Safeway #1517 Fallon NV P00380247591579659 Card 3779		23.10	133.53
9/4		Zelle From Harold Nesbitt on 09/04 Ref # USA0A2B9Be3D	50.00		
9/4		Online Transfer From Nesbitt K Way2Save Savings xxxxxx8902 Ref #Ib08Schdxx on 09/04/20	40.00		
9/4		Purchase authorized on 09/03 Dmv-04 Fallon NV S460247826629112 Card 3779		29.25	
9/4		Purchase authorized on 09/03 Dmv-04 Fallon NV S580247828190753 Card 3779		77.00	
9/4		Purchase authorized on 09/04 Cvs/Pharm 09843--461 W Fallon NV P00000000239944327 Card 3779		17.00	
9/4		Purchase authorized on 09/04 Wal-Mart #2453 Fallon NV P00000000584926358 Card 3779		40.74	
9/4		Purchase authorized on 09/04 Maverik #416 Fallon NV P00000000779347588 Card 3779		24.00	35.54
9/8		ATM Check Deposit on 09/08 2211 W Williams Ave Fallon NV 0001604 ATM ID 6562G Card 3779	25.00		
9/8		Purchase authorized on 09/05 Safeway #1517 Fallon NV P00580249759946445 Card 3779		15.17	
9/8		Online Transfer Ref #Ib08Sncp9M to Platinum Card XXXXXXXXXX2341 on 09/06/20		20.00	25.37
9/10		Safeway Inc Payroll 200905 6288113 Nesbitt,Katrina Ann EI	353.45		
9/10		Online Transfer Ref #Ib08T8Crsd to Platinum Card XXXXXXXXXX2341 on 09/10/20		185.65	193.17


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>
9/11		Zelle From Harold Nesbitt on 09/11 Ref # USA0A3493A75	50.00		243.17
9/14		Purchase authorized on 09/13 WM Superc Wal-Mart Sup Fallon NV P00000000136694611 Card 3779		46.71	
9/14		Purchase authorized on 09/13 WM Superc Wal-Mart Sup Fallon NV P00000000382266217 Card 3779		22.94	
9/14		ATM Withdrawal authorized on 09/13 2211 W Williams Ave Fallon NV 0006048 ATM ID 3893K Card 3779		20.00	
9/14		Purchase authorized on 09/14 WM Superc Wal-Mart Sup Fallon NV P00000000131386949 Card 3779		29.99	
9/14		Purchase authorized on 09/14 Wal-Mart Super Center Fallon NV P00000000673823373 Card 3779		38.53	85.00
9/15		Online Transfer Ref #Ib08V7Vq8Q to Platinum Card XXXXXXXXXX2341 on 09/15/20		50.17	34.83
9/16		Purchase authorized on 09/16 Family Dollar # Fallon NV P00000000383574217 Card 3779		21.66	
9/16		Purchase authorized on 09/16 Safeway #1517 Fallon NV P00580261010181772 Card 3779		7.92	5.25
9/17		Safeway Inc Payroll 200912 6288113 Nesbitt,Katrina Ann El	166.40		
9/17		Online Transfer Ref #Ib08Vht8MG to Platinum Card XXXXXXXXXX2341 on 09/17/20		60.00	
9/17		Purchase authorized on 09/17 Safeway #1517 Fallon NV P00300261619193094 Card 3779		30.02	
9/17		Purchase authorized on 09/17 Safeway #1517 Fallon NV P00380261763457262 Card 3779		16.78	
9/17		Purchase authorized on 09/17 Safeway #1517 Fallon NV P00580261819137427 Card 3779		10.75	
9/17		Purchase authorized on 09/17 Dollar Tr 1875 W Willi Fallon NV P00000000733922878 Card 3779		9.61	
9/17		Online Transfer Ref #Ib08Vkt6Zh to Platinum Card XXXXXXXXXX2341 on 09/17/20		5.00	39.49
9/18		Purchase authorized on 09/16 Auto Air & Vacuum Plainview NY S580260852711901 Card 3779		1.75	
9/18		Purchase authorized on 09/16 Auto Air & Vacuum Plainview NY S580260853858545 Card 3779		1.75	
9/18		Purchase authorized on 09/16 Auto Air & Vacuum Plainview NY S460260854097405 Card 3779		1.75	
9/18		Purchase authorized on 09/18 Safeway #1517 Fallon NV P00460262606055855 Card 3779		5.43	28.81
9/22		Online Transfer Ref #Ib08Wdpsl3 to Platinum Card XXXXXXXXXX2341 on 09/22/20		8.00	20.81
9/23		Purchase authorized on 09/23 Pilot #1005 Fernley NV P00460267782596886 Card 3779		12.00	
9/23		Purchase authorized on 09/23 Pilot #1005 Fernley NV P00300267822554398 Card 3779		3.50	5.31
9/24		Safeway Inc Payroll 200919 6288113 Nesbitt,Katrina Ann El	203.23		
9/24		Zelle From Harold Nesbitt on 09/24 Ref # USA0A4721591	50.00		
9/24		Online Transfer Ref #Ib08Wmp7N9 to Platinum Card XXXXXXXXXX2341 on 09/24/20		72.67	
9/24		Purchase authorized on 09/24 Pilot #1005 Fernley NV P00460268625091523 Card 3779		26.26	
9/24		Purchase authorized on 09/24 Pilot #1005 Fernley NV P00380268629372721 Card 3779		5.50	
9/24		Withdrawal Made In A Branch/Store		3.00	
9/24		Purchase authorized on 09/24 Wal-Mart #2106 Reno NV P0000000072707911 Card 3779		21.59	
9/24		Purchase authorized on 09/24 Pilot #1005 Fernley NV P00300268843534368 Card 3779		12.00	
9/24		Purchase authorized on 09/24 Wal-Mart Super Center Fallon NV P0000000077251138 Card 3779		2.31	
9/24		Purchase authorized on 09/24 Wal-Mart #2453 Fallon NV P00000000989753188 Card 3779		37.36	77.85

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/25		Purchase authorized on 09/24 McDonald's F31523 Reno NV S460268816748538 Card 3779		9.08	
9/25		Purchase authorized on 09/24 Safeway #1517 Fallon NV P00460269055334401 Card 3779		14.37	
9/25		Purchase authorized on 09/25 Dollar Tr 1875 W Willi Fallon NV P0000000279915303 Card 3779		6.23	
9/25		Purchase with Cash Back \$ 20.00 authorized on 09/25 Safeway #1517 Fallon NV P00460270003910844 Card 3779		36.51	11.66
9/28		Purchase authorized on 09/28 Safeway #1517 Fallon NV P00300272591133118 Card 3779		5.76	5.90
Ending balance on 9/28					5.90
Totals			\$1,446.07	\$1,518.69	

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 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	\$5.25 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,231.07 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	46 <input checked="" type="checkbox"/>
· Age of primary account owner	17 - 24	<input checked="" 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

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.



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$ _____

+ \$ _____

C Add **A** and **B** to calculate the subtotal. = \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
Total	\$ _____

- \$ _____

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ _____

General statement policies for Wells Fargo Bank

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
 1. Tell us your name and account number (if any).
 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
 3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

