

Wells Fargo Everyday Checking

June 25, 2020 ■ Page 1 of 6



KEMAH JONES
752 PINE ST APT 10
ELKO NV 89801-3369

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 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"/> |

Statement period activity summary

Beginning balance on 5/29	\$21.10
Deposits/Additions	1,740.00
Withdrawals/Subtractions	- 1,454.17
Ending balance on 6/25	\$306.93

Account number: **2333956767**

KEMAH JONES

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>
5/29		Purchase authorized on 05/28 Cash App*Spooks 8774174551 CA S460149571132358 Card 5814		20.00	1.10
6/1		Purchase authorized on 06/01 Wal-Mart #2402 Elko NV P0000000389434592 Card 5814		0.91	0.19
6/2		Zelle From Emily C Jones on 06/02 Ref # Jpm378195471	40.00		
6/2		Purchase authorized on 06/02 WM Superc Wal-Mart Sup Elko NV P0000000481379921 Card 5814		32.90	
6/2		Purchase authorized on 06/02 Golden Gate Gas Elko NV P0000000782238634 Card 5814		5.06	2.23
6/4		Purchase authorized on 06/03 Golden Gate Gas Elko NV P0000000886823474 Card 5814		2.13	0.10
6/5		ATM Cash Deposit on 06/05 Elko Main Elko NV 0009350 ATM ID 9897V Card 5814	700.00		
6/5		Zelle to Mom on 06/05 Ref #Rp088Pzwlj		50.00	650.10
6/8		Purchase authorized on 06/05 Victoriassecret.CO 800-888-1500 OH S460157634012490 Card 5814		51.11	
6/8		Purchase authorized on 06/05 Cash App*Spooks 8774174551 CA S300157651543649 Card 5814		50.00	
6/8		Purchase authorized on 06/05 Cash App* 8774174551 CA S380157651749861 Card 5814		20.00	
6/8		Purchase authorized on 06/05 Cash App*Rhea Fran 8774174551 CA S580157651938745 Card 5814		20.00	
6/8		Purchase authorized on 06/05 Fsi*Frontier 800-921-8101 CT S380158116030164 Card 5814		59.20	
6/8		Purchase authorized on 06/06 Cash App*Spooks 8774174551 CA S300159015080699 Card 5814		20.00	
6/8		Purchase authorized on 06/07 Golden Gate Gas Elko NV P00000000774609817 Card 5814		12.49	
6/8		Purchase authorized on 06/08 Smiths Fo 1740 Mountai Elko NV P00000000972405279 Card 5814		78.55	338.75
6/9		Purchase authorized on 06/06 Victoriassecret.CO 800-888-1500 OH S380159176794385 Card 5814		8.51	
6/9		Purchase authorized on 06/07 Burger King #17211 Elko NV S380159762810734 Card 5814		11.02	319.22
6/10		Purchase authorized on 06/10 WM Superc Wal-Mart Sup Elko NV P00000000686061718 Card 5814		19.74	
6/10		Purchase authorized on 06/10 Wal-Mart #2402 Elko NV P0000000077112702 Card 5814		135.45	164.03
6/12		Purchase authorized on 06/11 Cash App*Spooks 8774174551 CA S580163632933946 Card 5814		50.00	
6/12		Purchase authorized on 06/11 Cash App*Spooks 8774174551 CA S380163826073202 Card 5814		50.00	
6/12		Purchase authorized on 06/11 Cash App*Spooks 8774174551 CA S460164113606951 Card 5814		25.00	
6/12		Purchase authorized on 06/12 Cvs/Pharmacy #08 08801--5 Elko NV P00460165008120512 Card 5814		10.84	28.19
6/15		Purchase authorized on 06/12 Cvs/Pharmacy #08 08801--5 Elko NV P00380165135322385 Card 5814		17.98	10.21
6/17		NSF Return Item Fee for a Transaction Received on 06/16 \$25.65 NV Energy North Sppc Pymt 02968598 350 210 Kemah Jones		35.00	-24.79
6/19		ATM Cash Deposit on 06/19 Elko Main Elko NV 0000424 ATM ID 4658I Card 5814	1,000.00		975.21
6/22		Purchase authorized on 06/19 Cash App*Spooks 8774174551 CA S300172099101660 Card 5814		50.00	
6/22		Purchase authorized on 06/20 Cash App*Pashience 8774174551 CA S460172506396897 Card 5814		100.00	
6/22		Purchase authorized on 06/20 NV Energy/Speedpay 800-962-0399 NV S460172842591614 Card 5814		27.40	
6/22		Purchase authorized on 06/21 Cash App*Spooks 8774174551 CA S580174019155448 Card 5814		25.00	772.81



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/23		Purchase authorized on 06/21 AT&T*Bill Payment 800-331-0500 TX S460174186174947 Card 5814		400.00	372.81
6/24		Purchase authorized on 06/23 Smiths Fo 1740 Mountai Elko NV P00000000582053544 Card 5814		18.20	
6/24		Purchase authorized on 06/23 Tst* Costa Vida- E Elko NV S300176130522506 Card 5814		25.87	328.74
6/25		Purchase authorized on 06/25 Denny's #8758 Elko NV P00000000282029711 Card 5814		21.81	306.93
Ending balance on 6/25					306.93
Totals			\$1,740.00	\$1,454.17	

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.

Items returned unpaid

Date	Description	Amount
6/16	Southwest Gas App 200611 2510026328083 Jones Kemah Reference # 111000024853404	40.03
6/17	NV Energy North Spcc Pymt 02968598 350210 Kemah Jones Reference # 091000016334439	25.65

Summary of Overdraft and Returned Item Fees

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

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 Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 05/29/2020 - 06/25/2020	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	-\$24.79 <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	30 <input checked="" type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount)
 RC/RC



IMPORTANT ACCOUNT INFORMATION

We're updating our Online Access Agreement effective September 30, 2020. To see what is changing, please visit wellsfargo.com/online-banking/updates.

Effective June 20, 2020, we are updating the Funds Availability Policy in our Deposit Account Agreement as follows:

In the "Longer delays may apply" section, when a longer delay applies, we are making the following changes:

- The amount of your deposit that may be available on the first business day after the day of your deposit is increasing from \$200 to \$225.
- We are changing the check deposit amount exception that may lead to a delay of generally no more than seven business days from "You deposit checks totaling more than \$5,000 on any one day" to "You deposit checks totaling more than \$5,525 on any one day."

In the "Special rules for new accounts" section, setting forth special rules that apply during the first 30 days your account is open, we are updating the amounts in the two bullets in the second paragraph from \$5,000 to \$5,525 and from \$200 to \$225 as follows:

- The first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit.
 - The excess over \$5,525 and funds from all other check deposits will be available on the seventh business day after the day of your deposit. The first \$225 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.
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Wells Fargo enhances the Overdraft Rewind[®] feature

With Overdraft Rewind, Wells Fargo uses your incoming direct deposit to automatically reevaluate transactions from the previous business day and may reverse overdraft or returned item (non-sufficient funds/NSF) decisions and waive associated fees.

Beginning May 10, 2020, the enhanced Overdraft Rewind feature will also waive or refund Overdraft Protection Transfer and Advance fees.

Here's how it works:

If an electronic direct deposit is received by 9:00 a.m. local time (based on your account location as noted on your account statement), we will calculate a new account balance that includes the pending direct deposit(s), less any pending debits. If this newly calculated balance covers transactions that resulted in overdraft or non-sufficient funds (NSF) fees, or Overdraft Protection Transfer or Advance fees, during the prior business day's nightly processing, we will waive or refund those fees. We may also reverse returned item (non-sufficient funds/NSF) decisions.

Please be aware that Overdraft Rewind does not reverse the transfer or advance of funds from a linked Overdraft Protection account, and Overdraft Protection advances from credit accounts will continue to accrue interest.

Only direct deposits deposited electronically through the Automated Clearing House (ACH) qualify.

If you have questions, please call us at 1-800-869-3557 or visit wellsfargo.com/checking/overdraft-rewind for more detail.

Reminder: Wells Fargo charges a \$5 fee for each Wells Fargo Debit, ATM, or EasyPay Card transaction at non-Wells Fargo ATMs outside of the U.S. or U.S. territories. Fees from non-Wells Fargo ATM owner/operators may also apply. These fees may not be applicable to all customers and may vary depending on the type of account you have. For more details, refer to the applicable fee disclosures for your account.



Effective August 17, 2020, the fee for stop payment requests on checks drawn on your account, or on pre-authorized (Automated Clearing House) items, will be \$31 per item. The fee may not be applicable to all customers depending on the type of account you have. For more details, refer to the Fee and Information Schedule applicable to your account.

