

Wells Fargo Opportunity CheckingSM

September 22, 2020 ■ Page 1 of 6



KEONTE LIVINGSTON
13218 AVALON BLVD APT 310
LOS ANGELES CA 90061-2364

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. (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 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 Opportunity Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 8/22	\$7.82
Deposits/Additions	756.20
Withdrawals/Subtractions	- 798.14
Ending balance on 9/22	-\$34.12

Account number: **3528603578**

KEONTE LIVINGSTON

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>
8/24		Money Transfer authorized on 08/24 From Terrell CA S00460237364120334 Card 1371	1.71		
8/24		Purchase authorized on 08/21 Hong Kong Bowl Los Angeles CA S460234838486036 Card 1371		6.95	2.58
8/25		Purchase authorized on 08/24 Chevron 0358819 Compton CA S380237366739183 Card 1371		1.29	1.29
8/28		NSF Return Item Fee for a Transaction Received on 08/27 \$69.92 Jetcredit365, LI Direct Pay 082620 200826001130 Obo Keonte Livingston		35.00	-33.71
9/3		Young Guns Conta Direct Dep 200903 938315028197Lwd Livingston,Keonte	156.92		
9/3		Purchase authorized on 09/03 Dave Inc Los Angeles CA S00300247656510273 Card 1371		45.00	78.21
9/4		NSF Return Item Fee for a Transaction Received on 09/03 \$105.88 Moneytree #0592 Moneytree 200903 615575965832 747 Livingston, Keonte		35.00	
9/4		Recurring Payment authorized on 09/03 Crt*Creditrepair.C 800-2326499 UT S300247338968213 Card 1371		69.95	-26.74
9/8		Overdraft Fee for a Transaction Posted on 09/04 \$69.95 Recurring Payment Authori Zed on 09/03 Crt*Creditrepair.C 800-2326		35.00	
9/8		Money Transfer authorized on 09/06 From Terrell CA S00380250545346209 Card 1371	0.90		
9/8		Purchase authorized on 09/04 Cash App*Amisha 8774174551 CA S580248578814361 Card 1371		2.00	-62.84
9/10		Young Guns Conta Direct Dep 200910 742042084439Lwd Livingston,Keonte	268.31		205.47
9/11		NSF Return Item Fee for a Transaction Received on 09/10 \$69.92 Jetcredit365, LI Direct Pay 090920 200909001141 Qtu Keonte Livingston		35.00	
9/11		NSF Return Item Fee for a Transaction Received on 09/10 \$24.00 Floatme Db Online Pmt SD1700 200910110937 111 Keonte Livingston		35.00	
9/11		Purchase authorized on 09/10 Apple.Com/Bill 866-712-7753 CA S580254321006644 Card 1371		2.95	
9/11		Purchase authorized on 09/10 Cash App*Terrell*A 8774174551 CA S300254460851559 Card 1371		202.00	-69.48
9/17		Young Guns Conta Direct Dep 200917 442556120334Lwd Livingston,Keonte	328.36		258.88
9/18		NSF Return Item Fee for a Transaction Received on 09/17 \$24.00 Floatme Db Online Pmt SD1700 200917070945 6Ai Keonte Livingston		35.00	
9/18		Purchase authorized on 09/17 Cash App*Terrell*A 8774174551 CA S380261325446052 Card 1371		258.00	-34.12
Ending balance on 9/22					-34.12
Totals			\$756.20	\$798.14	

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
8/28	Jetcredit365, LI Direct Pay 082620 200826001130Obo Keonte Livingston Reference # 114094342000363	69.92
9/4	Moneytree #0592 Moneytree 200903 615575965832747 Livingston, Keonte Reference # 091000016967322	105.88
9/11	Jetcredit365, LI Direct Pay 090920 200909001141Qtu Keonte Livingston Reference # 114094342000178	69.92
9/11	Floatme Db Online Pmt SD1700 200910110937111 Keonte Livingston Reference # 096016930000887	24.00
9/18	Floatme Db Online Pmt SD1700 2009170709456Ai Keonte Livingston Reference # 096016930000732	24.00

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$35.00	\$35.00
Total Returned Item Fees	\$175.00	\$315.00

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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/22/2020 - 09/22/2020	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	-\$69.48 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$753.59 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	8 <input type="checkbox"/>

JL/JL

IMPORTANT ACCOUNT INFORMATION:

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

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 Opportunity 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.

IMPORTANT ACCOUNT INFORMATION:

Your options to avoid the Opportunity 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*

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.



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.

