

# Wells Fargo Everyday Checking

November 23, 2020 ■ Page 1 of 7



KEVONIA D LAY  
3908 TATIANA ST  
LAS VEGAS NV 89115-2456

## 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. (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](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 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 checked="" type="checkbox"/>

## Statement period activity summary

Beginning balance on 10/23	\$247.48
Deposits/Additions	4,592.16
Withdrawals/Subtractions	- 5,773.77
<b>Ending balance on 11/23</b>	<b>-\$934.13</b>

Account number: **2974504959**

**KEVONIA D LAY**

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.

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**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>
10/23		Plain Green LLC Credit 201023 C20102209000055 Kevonia Lay	1,400.00		
10/23		Online Transfer From Lay K Everyday Checking xxxxxx0160 Ref #lb093Zzk2Z on 10/23/20	300.00		
10/23		Purchase authorized on 10/21 Amzn Mktp US*2T6Cm Amzn.Com/Bill WA S580295558382209 Card 2515		14.08	
10/23		Purchase authorized on 10/22 Amzn Mktp US*2T69K Amzn.Com/Bill WA S300296328547553 Card 2515		9.73	
10/23		Recurring Payment authorized on 10/22 Netflix.Com 866-5797172 CA S300296345364972 Card 2515		15.99	
10/23		Online Transfer to Lay K Way2Save Savings xxxxxx6639 Ref #lb093Yjfg on 10/23/20		100.00	
10/23		ATM Withdrawal authorized on 10/23 3248 Las Vegas Blvd N Las Vegas NV 0001580 ATM ID 6976R Card 2515		60.00	
10/23		Purchase authorized on 10/23 Citi Trends #458 3262 Las Vegas NV P0000000887606643 Card 2515		105.05	1,642.63
10/26		Online Transfer From Lay K Way2Save Savings xxxxxx6639 Ref #lb0949N2S5 on 10/25/20	25.00		
10/26		Online Transfer From Lay K Way2Save Savings xxxxxx6639 Ref #lb094Bptmw on 10/25/20	20.00		
10/26		Online Transfer From Lay K Way2Save Savings xxxxxx6639 Ref #lb094Brh5K on 10/25/20	57.00		
10/26		Purchase authorized on 10/22 Total *Wireless S 866-663-3633 FL S300296454525640 Card 2515		33.54	
10/26		Purchase authorized on 10/22 McDonald's M6154 O N Las Vegas NV S300297122653434 Card 2515		20.60	
10/26		Recurring Payment authorized on 10/23 Afterpay 855-289-6014 CA S460297334823736 Card 2515		43.64	
10/26		Recurring Payment authorized on 10/23 Afterpay 855-289-6014 CA S300297334968963 Card 2515		48.77	
10/26		Purchase authorized on 10/23 Amzn Mktp US*2T1Oo Amzn.Com/Bill WA S580297442826648 Card 2515		28.71	
10/26		Purchase authorized on 10/23 Premier Bankcard 605-3573440 SD S580297548379912 Card 2515		60.00	
10/26		Purchase authorized on 10/23 Amzn Mktp US*2T29O Amzn.Com/Bill WA S380297577525374 Card 2515		43.33	
10/26		Purchase authorized on 10/23 Amzn Mktp US*2T87C Amzn.Com/Bill WA S300297581975732 Card 2515		25.00	
10/26		Purchase authorized on 10/23 Premier Auto Credi 818-881-1234 CA S380297601189971 Card 2515		511.51	
10/26		Purchase authorized on 10/23 Cnlv Utilities Dep Paymentus.Com NV S380297632660566 Card 2515		108.40	
10/26		Purchase authorized on 10/23 Acima Credit 800-7421789 UT S300297779457573 Card 2515		299.56	
10/26		Purchase authorized on 10/23 Holiday Sales Inc Vegas NV S380298109249313 Card 2515		40.00	
10/26		Purchase authorized on 10/23 Holiday Sales Inc Vegas NV S580298109826559 Card 2515		20.00	
10/26		Purchase authorized on 10/23 Cricket Wireless 855-246-2461 FL S580298119962956 Card 2515		49.00	
10/26		Purchase authorized on 10/23 McDonald's F21204 Las Vegas NV S300298182781981 Card 2515		23.84	
10/26		Purchase authorized on 10/23 7-Eleven Las Vegas NV P0000000280074781 Card 2515		3.69	
10/26		Purchase authorized on 10/24 Murphy Express North Las Veg NV P0000000384957875 Card 2515		4.32	
10/26		Purchase authorized on 10/24 Amzn Mktp US*2T87F Amzn.Com/Bill WA S380298816710904 Card 2515		22.75	
10/26		Purchase authorized on 10/24 Amzn Mktp US*2T3Oo Amzn.Com/Bill WA S580298816815278 Card 2515		24.81	


**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>
10/26		Purchase authorized on 10/24 Citi Trends 458 Las Vegas NV S580298841418741 Card 2515		44.38	
10/26		Purchase authorized on 10/25 Wal-Mart #4339 North Las Ve NV P0000000271208791 Card 2515		46.87	
10/26		Purchase authorized on 10/25 Smart and Final Las Vegas NV P0000000272743906 Card 2515		70.67	
10/26		Purchase authorized on 10/25 Family Dollar # Las Vegas NV P0000000777929980 Card 2515		93.67	
10/26		Purchase authorized on 10/26 Smiths Food #435 450 N. N Las Vegas NV P00380300844304071 Card 2515		6.42	71.15
10/27		Purchase authorized on 10/23 Holiday Sales Inc Vegas NV S300298138037219 Card 2515		40.00	
10/27		Purchase authorized on 10/24 Amzn Mktp US*2T1Vy Amzn.Com/Bill WA S580298766763321 Card 2515		58.50	
10/27		Purchase authorized on 10/24 Amzn Mktp US*2T1E5 Amzn.Com/Bill WA S460298841971387 Card 2515		21.66	
10/27		Purchase authorized on 10/25 Arco #42270 Las Vegas NV S580299690062769 Card 2515		20.16	
10/27		Purchase authorized on 10/25 Del Taco 1005 North Las Veg NV S380299723302391 Card 2515		15.34	
10/27		Purchase authorized on 10/26 Wal-Mart #4339 North Las Veg NV S580301089277675 Card 2515		9.61	-94.12
10/28		Purchase authorized on 10/26 Family Dollar #568 Las Vegas NV S380300854992347 Card 2515		10.74	-104.86
10/29		Purchase authorized on 10/27 McDonald's F21664 Las Vegas NV S580302076149700 Card 2515		26.61	
10/29		Purchase authorized on 10/28 Sams Club #4974 North Las Veg NV S380303052670976 Card 2515		20.55	-152.02
10/30		Mypdl II CR Direct Pay 102920 201029Vy05E7We3 Kevonia Lay	400.00		
10/30		Purchase authorized on 10/27 Arco #42270 Las Vegas NV S300301844612083 Card 2515		35.00	212.98
11/2		Online Transfer From Lay K Way2Save Savings xxxxxx6639 Ref #lb095Cx88G on 10/31/20	140.00		
11/2		Purchase authorized on 10/29 Wingstop - 1399 - 714-868-7000 NV S460304205657109 Card 2515		60.02	
11/2		Purchase authorized on 10/30 Sams Club #4974 North Las Veg NV S460304725495064 Card 2515		22.35	
11/2		Purchase authorized on 10/30 Wal-Mart #2592 North Las Veg NV S580304765013278 Card 2515		76.31	
11/2		Purchase authorized on 10/30 McDonald's F28778 North Las Veg NV S460304766903135 Card 2515		25.05	
11/2		ATM Withdrawal authorized on 10/31 3248 Las Vegas Blvd N Las Vegas NV 0002526 ATM ID 9955F Card 2515		150.00	
11/2		Purchase authorized on 10/31 Samsclub #4974 North Las Veg NV S460305786263519 Card 2515		135.85	
11/2		Purchase authorized on 10/31 Family Dollar # Las Vegas NV P0000000383483937 Card 2515		65.79	
11/2		Purchase authorized on 10/31 Xo Liquor Las Vegas NV P0000000633991586 Card 2515		22.75	
11/2		Recurring Payment authorized on 11/01 Amazon Prime*2851D Amzn.Com/Bill WA S300306664446491 Card 2515		12.99	-218.13
11/3		Purchase authorized on 11/02 Dollar Tree Las Vegas NV S580308001727210 Card 2515		27.09	-245.22
11/4		Clark County Sch Dir Dep 201024 10116788 Lay,Kevonia Desha	1,041.61		
11/4		Online Transfer From Lay K Way2Save Savings xxxxxx6639 Ref #lb09678Wn8 on 11/04/20	240.00		
11/4		Purchase authorized on 11/02 Family Dollar #568 Las Vegas NV S300307621959283 Card 2515		11.69	
11/4		Purchase authorized on 11/02 Amzn Mktp US*289Fq Amzn.Com/Bill WA S460307820185894 Card 2515		29.24	
11/4		Purchase authorized on 11/02 Amzn Mktp US*2817U Amzn.Com/Bill WA S580307830519562 Card 2515		16.25	

**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>
11/4		Purchase authorized on 11/03 Klarna *Payments 844-5527621 NY S460308449419396 Card 2515		6.77	
11/4		Recurring Payment authorized on 11/03 Afterpay 855-289-6014 CA S580308476421901 Card 2515		54.18	
11/4		Online Transfer to Lay K Way2Save Savings xxxxxx6639 Ref #Ib09658N99 on 11/04/20		250.00	
11/4		ATM Withdrawal authorized on 11/04 3248 Las Vegas Blvd N Las Vegas NV 0004054 ATM ID 4494I Card 2515		240.00	
11/4		Plain Green LLC Debit 201104 C20110310000834 Kevonia Lay		181.00	247.26
11/5		Card Final Credit 11104203931	26.61		
11/5		Purchase authorized on 11/03 Wingstop - 1050 - 702-639-9464 NV S580308773752491 Card 2515		31.07	
11/5		Recurring Payment authorized on 11/04 Afterpay 855-289-6014 CA S460309511745674 Card 2515		48.77	
11/5		Recurring Payment authorized on 11/04 Afterpay 855-289-6014 CA S460309512109155 Card 2515		43.64	
11/5		Purchase authorized on 11/04 Wal-Mart #2592 North Las Veg NV S580310101471658 Card 2515		56.10	
11/5		Purchase authorized on 11/04 Chevron 0307825 North Las Veg NV S380310109253575 Card 2515		29.74	64.55
11/6		Purchase authorized on 11/04 Citi Trends 458 Las Vegas NV S580309786562635 Card 2515		77.94	
11/6		Purchase authorized on 11/05 Samsclub #4974 North Las Veg NV S580311101536900 Card 2515		53.02	
11/6		Purchase with Cash Back \$ 100.00 authorized on 11/05 Wal-Mart Super Center Las Vegas (N) NV P0000000931221514 Card 2515		115.01	
11/6		Non-WF ATM Withdrawal authorized on 11/06 2930 N. Las Vegas Blvd. N. Las Vegas NV 00300312014329474 ATM ID P288721 Card 2515		202.50	
11/6		Non-Wells Fargo ATM Transaction Fee		2.50	-386.42
11/9		Purchase authorized on 11/05 Dollar General #13 Las Vegas NV S460311070102913 Card 2515		37.12	
11/9		Purchase authorized on 11/06 Klarna *Payments 844-5527621 NY S380311552493302 Card 2515		6.77	
11/9		Recurring Payment authorized on 11/06 Apple.Com/Bill 408-974-1010 CA S580311704416653 Card 2515		9.99	
11/9		Recurring Payment authorized on 11/07 Apple.Com/Bill 866-712-7753 CA S380312601315210 Card 2515		9.99	-450.29
11/18		Clark County Sch Dir Dep 201107 10116788 Lay,Kevonia Desha	941.94		
11/18		Online Transfer to Lay K Way2Save Savings xxxxxx6639 Ref #Ib098Nxq4Z on 11/18/20		80.00	
11/18		Plain Green LLC Debit 201118 C20111707000961 Kevonia Lay		181.00	230.65
11/19		Overdraft Fee for a Transaction Posted on 11/18 \$181.00 Plain Green LLC Debit 201118 C20111707000 961 Kevonia Lay		35.00	
11/19		Purchase authorized on 11/18 Psg*Erc-ATT 904-3802591 CA S580323436932407 Card 2515		130.31	
11/19		Recurring Payment authorized on 11/18 Afterpay 855-289-6014 CA S460323477111625 Card 2515		48.77	
11/19		Recurring Payment authorized on 11/18 Afterpay 855-289-6014 CA S580323477632232 Card 2515		43.64	
11/19		Recurring Payment authorized on 11/18 Afterpay 855-289-6014 CA S580323615598715 Card 2515		43.35	
11/19		Purchase authorized on 11/19 Wal-Mart #2592 North Las Veg NV P0000000473181055 Card 2515		131.00	
11/19		ATM Withdrawal authorized on 11/19 Milk & Craig N.Las Vegas NV 0007373 ATM ID 2633B Card 2515		100.00	-301.42
11/20		Overdraft Fee for a Transaction Posted on 11/19 \$48.77		35.00	
11/20		Recurring Payment Authori Zed on 11/18 Afterpay 855-289-			
11/20		Overdraft Fee for a Transaction Posted on 11/19 \$43.64		35.00	
11/20		Recurring Payment Authori Zed on 11/18 Afterpay 855-289-			
11/20		Overdraft Fee for a Transaction Posted on 11/19 \$43.35		35.00	
11/20		Recurring Payment Authori Zed on 11/18 Afterpay 855-289-			



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/20		Purchase authorized on 11/19 Amzn Mktp US*6S64V Amzn.Com/Bill WA S580324688698705 Card 2515		119.20	-525.62
11/23		NSF Return Item Fee for a Transaction Received on 11/20 \$120.00 Check # 09000		35.00	
11/23		Recurring Payment authorized on 11/19 Apple.Com/Bill 408-974-1010 CA S380324530245304 Card 2515		0.99	
11/23		Purchase authorized on 11/19 Amzn Mktp US*Z382E Amzn.Com/Bill WA S380324807325969 Card 2515		372.52	-934.13
<b>Ending balance on 11/23</b>					<b>-934.13</b>
<b>Totals</b>			<b>\$4,592.16</b>	<b>\$5,773.77</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.

**Items returned unpaid**

Date	Description	Amount
11/23	Check Reference # 00007340008115461409	120.00

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$140.00	\$1,426.25
Total Returned Item Fees	\$35.00	\$175.00

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<sup>®</sup> Benefits**

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	2	9
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$70.00	\$315.00

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

Fee period 10/23/2020 - 11/23/2020	Standard monthly service fee \$10.00	You paid \$0.00
The bank has waived the fee for this fee period.		

How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$500.00	-\$934.13 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,783.55 <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		



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**Monthly service fee summary (continued)**

RC/RC

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**IMPORTANT ACCOUNT INFORMATION:**

**As a valuable customer, your monthly service fee for this Everyday Checking account is 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.

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

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Effective on or after November 30, 2020, (1) Wells Fargo branches will no longer be able to issue Wells Fargo Instant Issue Debit Cards and/or Business Instant Issue Debit Cards in certain circumstances, and (2) Wells Fargo branches in the states of South Carolina and Washington will no longer be able to issue Wells Fargo Instant Issue Debit Cards, Wells Fargo Business Instant Issue Debit Cards, and/or EasyPay Instant Cards. If you need a replacement card, you may request one by signing on to Wells Fargo Online® or calling the number on your statement. Once requested, replacement cards typically arrive in 5 to 7 calendar days. If you previously added your current Wells Fargo Debit Card or EasyPay Card to your Wells Fargo-supported digital wallet, you may continue to make purchases and access Wells Fargo ATMs using your digital wallet while you wait for your replacement card to arrive. For more details on digital wallets, please visit [wellsfargo.com/mobile/payments](https://wellsfargo.com/mobile/payments).

