

Wells Fargo Opportunity CheckingSM

September 24, 2020 ■ Page 1 of 7



KRISTEENA M VASQUEZ
808 CENTER ST APT 8
HENDERSON NV 89015-5791

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: wells Fargo.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 wells Fargo.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 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 8/26	\$0.05
Deposits/Additions	2,725.53
Withdrawals/Subtractions	- 2,725.92
Ending balance on 9/24	-\$0.34

Account number: **6363880417**

KRISTEENA M VASQUEZ

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		Starpoint Resort Payroll 88839800008424x Vasquez, Kristeena M	1,384.10		
8/28		Purchase authorized on 08/28 7-Eleven Henderson NV P00000000172894278 Card 2990		15.16	
8/28		Zelle to Mom Linda on 08/28 Ref #Rp08Qvmc2Y		35.00	
8/28		ATM Withdrawal authorized on 08/28 445 Windmill Lane, Ste 2D Las Vegas NV 0000731 ATM ID 6540D Card 2990		300.00	1,033.99
8/31		Purchase authorized on 08/28 Metropcs lvr 888-863-8768 WA S580241440317903 Card 2990		60.00	
8/31		Purchase authorized on 08/28 Uber Trip Help.Uber.Com CA S300241560182281 Card 2990		23.19	
8/31		Purchase authorized on 08/28 Cash App*Kristeena 8774174551 CA S580241575781717 Card 2990		45.00	
8/31		Purchase authorized on 08/28 Cash App*Kristeena 8774174551 CA S380241576135196 Card 2990		20.00	
8/31		Purchase authorized on 08/28 The Law Offices of 702-895-6816 NV S380241588632145 Card 2990		300.00	
8/31		Purchase authorized on 08/28 Uber Trip Help.Uber.Com CA S580241601641188 Card 2990		18.81	
8/31		Purchase authorized on 08/28 McDonald's M3114 Las Vegas NV S380241614179386 Card 2990		14.18	
8/31		Purchase authorized on 08/28 Uber Trip Help.Uber.Com CA S580242206673680 Card 2990		2.00	
8/31		Purchase authorized on 08/29 Uber Trip Help.Uber.Com CA S460242535179160 Card 2990		9.07	
8/31		Purchase authorized on 08/29 Uber Trip Help.Uber.Com CA S380242553175972 Card 2990		21.33	
8/31		Purchase with Cash Back \$ 20.00 authorized on 08/29 Wal-Mart #2050 Henderson NV P00000000970336195 Card 2990		47.61	
8/31		Purchase authorized on 08/29 Wish 800-266-0172 CA S460242593652364 Card 2990		15.00	
8/31		Purchase authorized on 08/29 USA*Snack Soda Ven Las Vegas NV S300242709865455 Card 2990		1.40	
8/31		Purchase authorized on 08/29 Cash App*Kristeena 8774174551 CA S580242793114138 Card 2990		25.00	
8/31		Zelle to Cell Vanessa on 08/29 Ref #Rp08R4Kstj		15.00	
8/31		Purchase authorized on 08/29 Savers - 1120 1231 W W Henderson NV P00000000771510164 Card 2990		22.09	
8/31		Purchase authorized on 08/29 Sally Beauty 100 358 W LA Henderson NV P00460243072443312 Card 2990		37.45	
8/31		Purchase authorized on 08/29 Rtc Transit-Vegas 702-228-7433 NV S300243159015935 Card 2990		34.00	
8/31		Purchase authorized on 08/29 7-Eleven Henderson NV P00000000531655334 Card 2990		18.54	
8/31		Purchase authorized on 08/30 Ds Smoke Shop and Gift Henderson NV P00000000479520682 Card 2990		70.81	
8/31		Purchase authorized on 08/30 7-Eleven Henderson NV P00000000530596695 Card 2990		4.98	
8/31		Non-WF ATM Withdrawal authorized on 08/30 710 Center St Henderson NV 00460244136240715 ATM ID 7E002482 Card 2990		103.50	
8/31		Non-Wells Fargo ATM Transaction Fee		2.50	122.53
9/1		NSF Return Item Fee for a Transaction Received on 08/31 \$401.00 Payrent Jvdvent 8554693729 200828 2407067 Kristeena *Vasquez		35.00	


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>
9/1		Zelle From Lourdes Yamasta on 09/01 Ref # Nav0Fm diw7MO Two Masks	10.00		
9/1		Purchase authorized on 08/30 Domino's 7454 734-930-3030 NV S380243775752815 Card 2990		26.65	70.88
9/2		Purchase authorized on 09/01 Uber Trip Help.Uber.Com CA S460245518485548 Card 2990		26.27	
9/2		Purchase authorized on 09/01 Uber Trip Help.Uber.Com CA S460245553451885 Card 2990		25.74	18.87
9/3		Purchase authorized on 09/02 Ds Smoke Shop and Gift Henderson NV P00000000276874528 Card 2990		9.37	9.50
9/8		Purchase authorized on 09/05 Ds Smoke Shop and Gift Henderson NV P00000000784837987 Card 2990		4.93	
9/8		Purchase authorized on 09/07 Shell Service Station Las Vegas NV P00580251521448150 Card 2990		1.94	2.63
9/10		Zelle From Bradley Cintora on 09/10 Ref # Nav0Fmmkwt0x	5.00		
9/10		Purchase authorized on 09/10 Shell Service Station Las Vegas NV P00380254452189638 Card 2990		1.94	5.69
9/11		Starpoint Resort Payroll 89020100050099x Vasquez, Kristeena M	1,326.43		
9/11		Purchase authorized on 09/10 USA*Snack Soda Ven Las Vegas NV S460254775220495 Card 2990		4.50	
9/11		Purchase authorized on 09/10 USA*Snack Soda Ven Las Vegas NV S300254775721731 Card 2990		2.50	
9/11		Purchase with Cash Back \$ 10.00 authorized on 09/11 7-Eleven Henderson NV P00000000185309412 Card 2990		24.61	
9/11		Non-WF ATM Withdrawal authorized on 09/11 710 Center St Henderson NV 00380255349378234 ATM ID 7E002482 Card 2990		103.50	
9/11		Non-Wells Fargo ATM Transaction Fee		2.50	
9/11		Purchase authorized on 09/11 Suntelecom USA Henderson NV P00000000987736160 Card 2990		104.16	1,090.35
9/14		Purchase authorized on 09/11 Uber Trip Help.Uber.Com CA S460255626903548 Card 2990		9.07	
9/14		Purchase authorized on 09/11 Uber Trip Help.Uber.Com CA S380255649875961 Card 2990		20.54	
9/14		Non-WF ATM Withdrawal authorized on 09/11 710 Center St Henderson NV 00460256070683207 ATM ID 7E002482 Card 2990		43.50	
9/14		Non-Wells Fargo ATM Transaction Fee		2.50	
9/14		Purchase authorized on 09/11 Uber Trip Help.Uber.Com CA S380256132254454 Card 2990		45.01	
9/14		Purchase authorized on 09/11 Cash App*Kristeena 8774174551 CA S300256136157872 Card 2990		200.00	
9/14		Purchase authorized on 09/11 Cash App*Kristeena 8774174551 CA S580256141079982 Card 2990		60.00	
9/14		Purchase authorized on 09/11 Nacho Daddy - Summ Las Vegas NV S300256167963590 Card 2990		28.67	
9/14		Purchase authorized on 09/12 Uber Trip Help.Uber.Com CA S580256544606496 Card 2990		22.04	
9/14		Purchase authorized on 09/12 McDonald's F22290 Las Vegas NV S460256560035022 Card 2990		14.80	
9/14		Purchase authorized on 09/12 Chevron/Terrible Herbst Las Vegas NV P00380256561596155 Card 2990		14.48	
9/14		Purchase authorized on 09/12 Cash App*Kristeena 8774174551 CA S460257233797694 Card 2990		25.00	
9/14		Purchase authorized on 09/14 7-Eleven Henderson NV P00000000232336931 Card 2990		9.01	595.73
9/15		Purchase authorized on 09/13 Rtc Transit-Vegas 702-228-7433 NV S380258050971255 Card 2990		34.00	561.73
9/16		NSF Return Item Fee for a Transaction Received on 09/15 \$852.13 Payrent Jvdvent 8554693729 200914 3690004 Kristeena *Vasquez		35.00	
9/16		Purchase authorized on 09/16 Shell Service Station Las Vegas NV P00580260496571544 Card 2990		8.92	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/16		Non-WF ATM Withdrawal authorized on 09/16 300 W. Warm Springs Las Vegas NV 00460260497065189 ATM ID P357468 Card 2990		243.00	
9/16		Non-Wells Fargo ATM Transaction Fee		2.50	272.31
9/17		Purchase authorized on 09/16 Uber Trip Help.Uber.Com CA S300260475295647 Card 2990		23.90	
9/17		Purchase authorized on 09/16 McDonald's F23132 Henderson NV S460260485344620 Card 2990		7.24	
9/17		Non-WF ATM Withdrawal authorized on 09/17 300 W. Warm Springs Las Vegas NV 00580261747270129 ATM ID P357468 Card 2990		83.00	
9/17		Non-Wells Fargo ATM Transaction Fee		2.50	
9/17		Purchase authorized on 09/17 Shell Service Station Las Vegas NV P00380261764547780 Card 2990		10.91	144.76
9/18		Purchase authorized on 09/16 Cash App*Kristeena 8774174551 CA S380261158636470 Card 2990		100.00	
9/18		Purchase authorized on 09/17 Uber Trip Help.Uber.Com CA S460261547633032 Card 2990		24.32	
9/18		Purchase authorized on 09/17 McDonald's F23132 Henderson NV S460261555064717 Card 2990		11.78	
9/18		Purchase authorized on 09/17 Sq *Alexfoodcateri Las Vegas NV S580261694795732 Card 2990		9.00	-0.34
Ending balance on 9/24					-0.34
Totals			\$2,725.53	\$2,725.92	

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
9/1	Payrent Jvdvent 8554693729 200828 2407067 Kristeena *Vasquez Reference # 021000021709855	401.00
9/16	Payrent Jvdvent 8554693729 200914 3690004 Kristeena *Vasquez Reference # 021000025801529	852.13

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	\$70.00	\$70.00

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 wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/26/2020 - 09/24/2020	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	-\$0.34 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,710.53 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	52 <input checked="" type="checkbox"/>



Monthly service fee summary (continued)

JL/JL

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.

