

Wells Fargo Opportunity CheckingSM

December 21, 2020 ■ Page 1 of 6



MATTHEW C GAINEY
3701 S OLIVE ST
SANTA ANA CA 92707-4727

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"/>

Statement period activity summary

Beginning balance on 11/24	-\$174.91
Deposits/Additions	4,742.09
Withdrawals/Subtractions	- 4,566.28
Ending balance on 12/21	\$0.90

Account number: **8272683676**

MATTHEW C GAINEY

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>
11/27		NSF Return Item Fee for a Transaction Received on 11/25 \$39.41 So Cal Gas Paid Scgc 201124 1942312101 301601474155597223		35.00	
11/27		RTP From Venmo on 11/27 Ref#20201127021000021P1Brjpm00040035820	375.54		
11/27		Paypal Inc. lat Paypal 201127 1011264787340 Matthew Gainey		39.95	
11/27		Paypal Inc. lat Paypal 201127 1011264782429 Matthew Gainey		50.00	
11/27		Paypal Inc. lat Paypal 201127 1011264810170 Matthew Gainey		52.77	22.91
11/30		RTP From Venmo on 11/28 Ref#20201128021000021P1Brjpm00530033012	49.50		
11/30		RTP From Venmo on 11/29 Ref#20201129021000021P1Brjpm00080005262	808.83		
11/30		RTP From Venmo on 11/30 Ref#20201130021000021P1Brjpm00090050582	198.00		
11/30		Purchase authorized on 11/28 Old World Liquor Irvine CA P0000000835382661 Card 4044		6.00	
11/30		Purchase authorized on 11/28 Chevron/Csi-091921/1953 Santa Ana CA P00460334057768290 Card 4044		40.40	
11/30		Purchase authorized on 11/28 Subway 620 Santa Ana CA S380334062040879 Card 4044		13.70	
11/30		Purchase authorized on 11/29 Venmo* VISA Direct NY S00300334727904376 Card 4044		60.00	
11/30		ATM Withdrawal authorized on 11/29 6360 Irvine Blvd Irvine CA 0002473 ATM ID 9906R Card 4044		600.00	
11/30		Purchase authorized on 11/29 Circle K 09456 Costa Mesa CA P0000000977708403 Card 4044		15.58	
11/30		Purchase authorized on 11/30 Venmo* VISA Direct NY S00580336018332196 Card 4044		180.00	163.56
12/1		RTP From Venmo on 12/01 Ref#20201201021000021P1Brjpm00530024644	198.00		
12/1		Stop Payment Fee		31.00	
12/1		Stop Payment Fee		31.00	
12/1		Purchase authorized on 11/29 Starbucks Store 00 Irvine CA S300334596397396 Card 4044		8.70	
12/1		Recurring Payment authorized on 11/30 Netflix.Com Netflix.Com CA S580335853776416 Card 4044		12.99	
12/1		So Calif Edison Payments 201201 2427470794 Gainey, Matthew		148.38	
12/1		IRS Usatxpymt 120120 221073602531129 Matthew Gainey		100.00	29.49
12/2		RTP From Venmo on 12/02 Ref#20201202021000021P1Brjpm00090021260	49.50		
12/2		Zelle to Gold Coast Counseling Center on 12/02 Ref #Rp09C9x26V Payment on Balance for Matthew Gainey		50.00	28.99
12/3		Zelle to Wichert Jeff Ref #Pp09Ckfsvd		28.00	0.99
12/7		RTP From Venmo on 12/05 Ref#20201205021000021P1Brjpm00090045880	49.50		
12/7		RTP From Venmo on 12/06 Ref#20201206021000021P1Brjpm00580012126	445.50		
12/7		RTP From Venmo on 12/07 Ref#20201207021000021P1Brjpm00550016768	25.74		
12/7		ATM Cash Deposit on 12/07 Irvine Irvine CA 0001581 ATM ID 0601B Card 9134	400.00		
12/7		ATM Withdrawal authorized on 12/05 3925 Bristol Santa Ana CA 0005631 ATM ID 9911F Card 9134		40.00	
12/7		Purchase authorized on 12/05 Chevron/Csi-091921/1953 Santa Ana CA P00380341099954714 Card 9134		9.57	
12/7		ATM Withdrawal authorized on 12/06 6360 Irvine Blvd Irvine CA 0003181 ATM ID 9906R Card 9134		440.00	
12/7		Purchase authorized on 12/07 Venmo* VISA Direct NY S00300342573733782 Card 9134		1.00	
12/7		Purchase authorized on 12/07 Venmo* VISA Direct NY S00580342716624715 Card 9134		400.00	31.16


Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/8		Ace Cash Express Loanpaymnt 120720 000000029992762 20000566604910000	255.00		
12/8		Recurring Payment authorized on 12/07 Apple.Com/Bill 866-712-7753 CA S380342608805253 Card 9134		12.99	
12/8		Purchase authorized on 12/07 USPS Change of Add 800-238-3150 TN S380342843776609 Card 9134		1.05	
12/8		Purchase authorized on 12/08 Venmo* VISA Direct NY S00300343633943919 Card 9134		250.00	22.12
12/9		Cash Central Epay 201209 Trk-1816337 Matthew Gainey	255.00		
12/9		RTP From Venmo on 12/09 Ref#20201209021000021P1Brjpm00590035702	24.75		
12/9		Purchase authorized on 12/09 Venmo* VISA Direct NY S00300344635745669 Card 9134		200.00	
12/9		Purchase authorized on 12/09 Venmo* VISA Direct NY S00580344853767110 Card 9134		100.00	1.87
12/11		Spotloan Credit C20121011010931 Matthew Gainey	400.00		
12/11		ATM Cash Deposit on 12/11 Bristol Street Pavillions Santa Ana CA 0002541 ATM ID 2256O Card 9134	1.00		
12/11		Purchase authorized on 12/11 Venmo* VISA Direct NY S00460346545041231 Card 9134		250.00	
12/11		Purchase authorized on 12/11 Newhope Petrole Santa Ana CA P00000000173532653 Card 9134		50.44	102.43
12/14		RTP From Venmo on 12/13 Ref#20201213021000021P1Brjpm00100019247	39.60		
12/14		RTP From Venmo on 12/13 Ref#20201213021000021P1Brjpm00600032973	9.75		
12/14		Purchase authorized on 12/11 Venmo* VISA Direct NY S00300347073151739 Card 9134		50.00	
12/14		Purchase authorized on 12/11 Venmo* VISA Direct NY S00300347163407057 Card 9134		50.00	
12/14		Purchase authorized on 12/13 Ralphs #0223 25539 Paseo Laguna Hills CA P00380348774736579 Card 9134		3.34	
12/14		Purchase authorized on 12/13 Ralphs #0 25539 Paseo Laguna Hills CA P00000000986213462 Card 9134		20.72	27.72
12/15		Dailypay Kroger 201214 3545428 Matthew Gainey	60.00		
12/15		Net Pay Advance Payment 201214 1403681 Gaineymatthew	255.00		
12/15		Purchase authorized on 12/11 State of Calif Dmv 800-7770133 CA S460346691673341 Card 9134		2.00	
12/15		Purchase authorized on 12/13 Round Table Pizza Santa Ana CA S460349096130447 Card 9134		24.57	
12/15		Purchase authorized on 12/15 Venmo* VISA Direct NY S00460350514507475 Card 9134		300.00	16.15
12/16		Cash Factory Cac Advance 201216 Plm1340387 Matthew Gainey	255.00		
12/16		Purchase authorized on 12/11 CA Dmv Fee 678-7315516 CA S300346691664713 Card 9134		0.04	
12/16		Purchase authorized on 12/16 Venmo* VISA Direct NY S00300351515004869 Card 9134		250.00	
12/16		Purchase authorized on 12/16 Newhope Petrole Santa Ana CA P00000000971589077 Card 9134		19.22	1.89
12/17		Dailypay Kroger 201216 3545428 Matthew Gainey	106.11		
12/17		RTP From Venmo on 12/17 Ref#20201217021000021P1Brjpm00110018563	39.60		
12/17		Purchase with Cash Back \$ 10.00 authorized on 12/17 Newhope Petrole Santa Ana CA P00000000083897476 Card 9134		34.17	
12/17		Purchase authorized on 12/17 Venmo* VISA Direct NY S00300352565168850 Card 9134		60.00	
12/17		Purchase authorized on 12/17 Venmo* VISA Direct NY S00380352763131980 Card 9134		30.00	
12/17		Dave, Inc Debit 5FD9Facabf27Ff78F6713B31/ 49361E8056D2D64		1.00	22.43
12/18		Cic of CA Cic CA Lbp 201217 27940B32002377 Matthew Gainey	255.00		
12/18		RTP From Venmo on 12/18 Ref#20201218021000021P1Brjpm00110063544	19.75		


Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/18		Purchase authorized on 12/18 Venmo* VISA Direct NY S00580353519534857 Card 9134		250.00	
12/18		Purchase authorized on 12/18 Ralphs #0223 25539 Paseo Laguna Hills CA P00580353719141515 Card 9134		8.34	
12/18		Purchase authorized on 12/18 7-Eleven Santa Ana CA P0000000886983774 Card 9134		16.43	22.41
12/21		RTP From Venmo on 12/19 Ref#20201219021000021P1Brjpm00610033327	14.75		
12/21		RTP From Venmo on 12/20 Ref#20201220021000021P1Brjpm00120016191	99.00		
12/21		Dailypay Kroger 201219 3545428 Matthew Gainey	26.07		
12/21		Dailypay Kroger 201220 3545428 Matthew Gainey	26.60		
12/21		Purchase authorized on 12/17 Loan By Phone Cali 877-5777977 TN S300352571334262 Card 9134		15.00	
12/21		Purchase authorized on 12/18 Apple.Com/Bill 866-712-7753 CA S460353728063624 Card 9134		0.99	
12/21		Purchase authorized on 12/19 Newhope Petrole Santa Ana CA P0000000676926472 Card 9134		6.42	
12/21		Purchase authorized on 12/19 Ralphs #0223 25539 Paseo Laguna Hills CA P00460354843220013 Card 9134		3.34	
12/21		Purchase authorized on 12/19 Venmo* VISA Direct NY S00380355129508951 Card 9134		10.00	
12/21		Non-WF ATM Withdrawal authorized on 12/20 100 W Macarthur Blvd Santa Ana CA 00580355583372062 ATM ID NH084852 Card 9134		22.50	
12/21		Non-Wells Fargo ATM Transaction Fee		2.50	
12/21		Purchase authorized on 12/20 Newhope Petrole Santa Ana CA P00000000779281599 Card 9134		55.79	
12/21		Purchase authorized on 12/20 Newhope Petrole Santa Ana CA P00000000773768165 Card 9134		2.69	
12/21		Purchase authorized on 12/20 Target T- 3300 S Brist Santa Ana CA P00000000575057087 Card 9134		18.70	
12/21		Purchase authorized on 12/21 Venmo* VISA Direct NY S00580356703072978 Card 9134		50.00	0.90
Ending balance on 12/21					0.90
Totals			\$4,742.09	\$4,566.28	

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
11/27	So Cal Gas Paid Scgc 201124 1942312101 301601474155597223Reference # 122000494852663	39.41

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$35.00
Total Returned Item Fees	\$35.00	\$700.00

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[®] Benefits

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	0	3
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$105.00

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

Fee period 11/24/2020 - 12/21/2020

Standard monthly service fee \$10.00

You paid \$0.00

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits

Minimum required

\$500.00
\$500.00

This fee period

-\$174.91
\$1,893.78

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