

Wells Fargo Everyday Checking

September 9, 2020 ■ Page 1 of 6



MONIQUE E MOSES
6481 ATLANTIC AVE APT N331
LONG BEACH CA 90805-2342

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 checked="" type="checkbox"/>



IMPORTANT ACCOUNT INFORMATION

Please review an important message about changes we are making to your Everyday Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 8/11	-\$38.37
Deposits/Additions	2,522.86
Withdrawals/Subtractions	- 1,689.24
Ending balance on 9/9	\$795.25

Account number: **2611421674**

MONIQUE E MOSES

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>
8/11		Bank of America Fndtrnsfr 200810 Moses,Monique,E Moses,Monique,E	40.00		1.63
8/13		Recurring Payment authorized on 08/12 The Boss Palace 786-864-7607 FL S380225420818617 Card 1968		49.50	-47.87
8/14		Overdraft Fee for a Transaction Posted on 08/13 \$49.50 Recurring Payment Authori Zed on 08/12 The Boss Palace 786-864-		35.00	
8/14		Recurring Payment authorized on 08/13 Lzc* Legalzoom.Com 866-6980053 CA S460226428365327 Card 1968		39.99	-122.86
8/17		Overdraft Fee for a Transaction Posted on 08/14 \$39.99 Recurring Payment Authori Zed on 08/13 Lzc* Legalzoom.Com 866-6980		35.00	
8/17		Recurring Payment authorized on 08/16 Lemonade I* Lemona Lemonade.Com NY S460229452811498 Card 1968		10.84	-168.70
8/18		Overdraft Fee for a Transaction Posted on 08/17 \$10.84 Recurring Payment Authori Zed on 08/16 Lemonade I* Lemona Lemonade		35.00	-203.70
8/19		Recurring Payment authorized on 08/18 Netflix.Com 408-5403700 CA S460231348749012 Card 1968		15.99	
8/19		Recurring Payment authorized on 08/18 Microsoft*Ultimate Msbill.Info WA S580232051711403 Card 1968		14.99	-234.68
8/20		Overdraft Fee for a Transaction Posted on 08/19 \$15.99 Recurring Payment Authori Zed on 08/18 Netflix.Com 408-5403		35.00	
8/20		Overdraft Fee for a Transaction Posted on 08/19 \$14.99 Recurring Payment Authori Zed on 08/18 Microsoft*Ultimate Msbill.I		35.00	-304.68
8/21		Money Transfer authorized on 08/21 From Postmates Inc. CA S00460235013569369 Card 1968	79.42		-225.26
8/24		Money Transfer authorized on 08/21 From Postmates Courier Paym CA S00380235213787066 Card 1968	86.89		
8/24		Money Transfer authorized on 08/24 From Postmates Courier Paym CA S00380237852325179 Card 1968	22.68		
8/24		Recurring Payment authorized on 08/23 Apple.Com/Bill 866-712-7753 CA S460236420496208 Card 1968		9.99	-125.68
8/25		Overdraft Fee for a Transaction Posted on 08/24 \$9.99 Recurring Payment Authori Zed on 08/23 Apple.Com/Bill 866-712-		35.00	-160.68
8/26		Amazon.Com Servi EDI Pymnts Rmr*IV*Amazon Payroll Penny Test10765\	0.01		
8/26		Money Transfer authorized on 08/26 From Postmates Inc. CA S00580239725657252 Card 1968	23.66		-137.01
8/27		Money Transfer authorized on 08/26 From Postmates Courier Paym CA S00580240169434421 Card 1968	106.08		
8/27		Money Transfer authorized on 08/26 From Postmates Inc. CA S00380240216566786 Card 1968	31.30		0.37
8/31		Money Transfer authorized on 08/29 From Postmates Courier Paym CA S00380243104402631 Card 1968	22.15		
8/31		Money Transfer authorized on 08/30 From Postmates Courier Paym CA S00380244083273696 Card 1968	11.74		
8/31		Purchase authorized on 08/29 7-11 39627 Compton 8002550711 TX S300243105056913 Card 1968		21.22	
8/31		Purchase authorized on 08/31 Dave Inc Los Angeles CA S00300244256541514 Card 1968		1.00	12.04
9/1		ATM Cash Deposit on 09/01 4711 Candlewood St Lakewood CA 0008290 ATM ID 9898R Card 1968	1,000.00		
9/1		ATM Withdrawal authorized on 09/01 4711 Candlewood St Lakewood CA 0008291 ATM ID 9898R Card 1968		40.00	972.04
9/2		Purchase authorized on 09/01 Cash App*Monique M 8774174551 CA S460245452559743 Card 1968		883.90	
9/2		Citi Card Online Payment 200901 430211392230939 Monique Moses		35.00	53.14


Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/3		Money Transfer authorized on 09/02 From Postmates Courier Paym CA S00380247068059366 Card 1968	16.31		
9/3		Money Transfer authorized on 09/03 From Monique Moses CA S00580247274481078 Card 1968	9.77		
9/3		Money Transfer authorized on 09/03 From Postmates Courier Paym CA S00380247591455205 Card 1968	24.90		
9/3		Purchase authorized on 09/02 Target.Com Brooklyn Park MN S380246751783883 Card 1968		25.56	
9/3		Purchase authorized on 09/02 Target.Com Brooklyn Park MN S460246774531399 Card 1968		6.99	71.57
9/4		Amazon.Com Svcs Direct Dep 200904 440056201675Cal Moses,Monique	473.94		
9/4		Purchase authorized on 09/03 Cash App*Monique M 8774174551 CA S300247294451435 Card 1968		5.00	
9/4		Wells Fargo Auto Fee & Pmts 090420 8451717479 Monique,E,Moses		173.31	367.20
9/8		Money Transfer authorized on 09/07 From Postmates Courier Paym CA S00580251279142294 Card 1968	8.84		
9/8		Doordash, Inc. Doordash, St-D8F9E7S4R8J4 Monique Moses	49.23		
9/8		Amazon.Com Servi EDI Pymnts Rmr*IV*Amazon Payroll Cal\	515.94		
9/8		Purchase authorized on 09/03 Postmates 9E62E Te Httpspostmate CA S380248014727267 Card 1968		15.36	
9/8		Purchase authorized on 09/04 Walmart Grocery 800-966-6546 AR S380248711898906 Card 1968		19.65	
9/8		Purchase authorized on 09/04 Dave Inc Los Angeles CA S00380249178138399 Card 1968		1.00	
9/8		Purchase authorized on 09/05 Apple.Com/Bill 866-712-7753 CA S460249418224850 Card 1968		7.96	
9/8		Recurring Payment authorized on 09/05 Apple.Com/Bill 866-712-7753 CA S580249418230148 Card 1968		0.99	
9/8		Recurring Payment authorized on 09/06 Boost Mobile 866-402-7366 CO S300250259938552 Card 1968		55.00	
9/8		Purchase authorized on 09/06 7-11 39627 Compton 8002550711 TX S580250844896166 Card 1968		18.74	
9/8		Purchase authorized on 09/06 Doordash*El Torazo WWW.Doordash. CA S460250853562595 Card 1968		20.79	
9/8		Stash Capital (S ACH SEP 08 20200904066107 Monique Moses		1.00	800.72
9/9		Purchase authorized on 09/08 3-Avenue C Secure Troy MI S380253134050695 Card 1968		5.47	795.25
Ending balance on 9/9					795.25
Totals			\$2,522.86	\$1,689.24	

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.

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$210.00	\$525.00
Total Returned Item Fees	\$0.00	\$0.00

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.

Monthly service fee summary (continued)

Fee period 08/11/2020 - 09/09/2020	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	-\$304.68 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,079.12 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	21 <input checked="" type="checkbox"/>
· Age of primary account owner	17 - 24	<input checked="" type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		
RC/RC		

IMPORTANT ACCOUNT INFORMATION:

Your options to avoid the Everyday 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*
- Linked to a Wells Fargo Campus ATM or Campus Debit Card**
- Primary account owner is 17 through 24 years old***

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.

**Wells Fargo Campus ATM and Campus Debit Cards are available for students, faculty and staff of colleges and universities that participate in the Wells Fargo Campus Card (SM) program. Ask a banker for additional details about participating colleges and universities. Your checking account will receive a monthly service fee waiver within 45 days of linking your Campus Card to that account.

***Primary account owner is an individual that has tax responsibility for the account. On the primary account owner's 25th birthday, the account will automatically be subject to the then current monthly service fee unless you meet one of the other options to avoid the monthly service fee.



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.

We hope you have been enjoying the waiver of the monthly service fee on your Everyday Checking account. We want to remind you that when the primary owner on this account turns 25, the age-based waiver will no longer apply. However, there are other options to avoid the monthly service fee listed in the "Monthly Service Fee Summary" section of this statement.

If you have any questions, please contact your local banker or call us at the number listed on your statement. Thank you for your continued business.

