

# Wells Fargo Opportunity Checking<sup>SM</sup>

September 21, 2020 ■ Page 1 of 8



RAFAEL A SANTIAGO  
1180 S PASADENA AVE  
PASADENA CA 91105-3358

## 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. (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](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 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 8/21	\$53.37
Deposits/Additions	5,606.55
Withdrawals/Subtractions	- 5,658.97
<b>Ending balance on 9/21</b>	<b>\$0.95</b>

Account number: **8498202004**

**RAFAEL A SANTIAGO**

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>
8/21		Purchase authorized on 08/20 Cash App*Neil Jose 8774174551 CA S460233500919812 Card 2216		50.00	3.37
8/24		Money Transfer authorized on 08/22 From Santiago Rafael NY S00300236118130532 Card 2216	49.50		
8/24		Purchase authorized on 08/24 Arco #42205 Altadena CA P00000000673932534 Card 2216		22.96	29.91
8/25		Money Transfer authorized on 08/24 From Santiago Rafael NY S00300238173600247 Card 2216	89.10		
8/25		Jwch Institute I Direct Dep 200825 9296160540536W0 Santiago,Rafael A	1,139.90		
8/25		Money Transfer authorized on 08/25 From Earnin-Activehours CA S00460238517006693 Card 2216	100.00		
8/25		Money Transfer authorized on 08/25 From S00460238741006288 Card 2216	255.00		
8/25		Purchase authorized on 08/24 Subway 20717 Pasadena CA S380237698438569 Card 2216		8.26	
8/25		ATM Withdrawal authorized on 08/24 Palm Springs Palm Springs CA 0007718 ATM ID 0989C Card 2216		40.00	
8/25		Purchase authorized on 08/25 Shell Service Station Palm Springs CA P00580238330470373 Card 2216		20.03	
8/25		Purchase authorized on 08/25 Circle K 09453 Pasadena CA P00000000973721112 Card 2216		3.88	
8/25		Purchase authorized on 08/25 Cvs/Pharmacy #09 09848--2 Pasadena CA P00460238854153246 Card 2216		14.48	
8/25		Purchase authorized on 08/25 Vons #2152 Pasadena CA P00580238862957189 Card 2216		9.40	
8/25		Brigit.Com Membership 200824 D9E4C3916317403 Rafael Santiago		9.99	
8/25		Cic of CA Cic CA Lbp 200824 27940B31630799 Rafael Santiago		25.00	
8/25		Earnin Active Paymentret xxxxx7388 Rafael Santiago		102.00	
8/25		Earnin Active Paymentret xxxxx7635 Rafael Santiago		102.00	
8/25		Earnin Active Paymentret xxxxx0828 Rafael Santiago		102.00	
8/25		Branch Messenger Branch Mes l8Wwyjmor Rafael Santiago		156.99	
8/25		Mountain Summit 8558197200 00000000146041 Rafael Santiago		280.23	
8/25		Cash America Tod 8558405680 082420 200824Gbgkshw1H Rafael Santiago		287.00	452.65
8/26		Money Transfer authorized on 08/25 From Earnin-Activehours CA S00580239190535804 Card 2216	100.00		
8/26		Purchase authorized on 08/25 Uber Trip Help.Uber.Com CA S580238645573328 Card 2216		5.00	
8/26		Purchase authorized on 08/25 Dare America Culver City CA S460239002055490 Card 2216		20.00	
8/26		Debt Pay Gateway 8778005577 120816 xxxxx8484 Wellsfargochecking		434.61	93.04
8/27		Money Transfer authorized on 08/26 From Earnin-Activehours CA S00300240220932776 Card 2216	100.00		
8/27		Money Transfer authorized on 08/27 From Branch Messenger MN S00460240556370093 Card 2216	70.01		
8/27		Purchase authorized on 08/25 Uber Trip Help.Uber.Com CA S460238650668189 Card 2216		11.83	
8/27		Purchase authorized on 08/25 Loan By Phone Cali 877-5777977 TN S380238732596703 Card 2216		50.00	


**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>
8/27		Purchase authorized on 08/27 Target T- 777 E Colora Pasadena CA P0000000985682280 Card 2216		18.38	182.84
8/28		Purchase authorized on 08/26 Uber Trip Help.Uber.Com CA S580240021028418 Card 2216		5.30	177.54
8/31		Money Transfer authorized on 08/30 From Dave Inc CA S00380243561460114 Card 2216	75.00		
8/31		Check City Check City 200829 Cao-1895702 Santiago, Rafael	255.00		
8/31		Purchase authorized on 08/29 76 - Arroyo 76 Pasadena CA S380242602694655 Card 2216		15.05	
8/31		Purchase authorized on 08/29 Cvs/Pharmacy #09 09668--7 Pasadena CA P00580242608957958 Card 2216		16.21	
8/31		ATM Withdrawal authorized on 08/29 1000 Fair Oaks Drive South Pasaden CA 0008283 ATM ID 0615G Card 2216		40.00	
8/31		ATM Withdrawal authorized on 08/29 1000 Fair Oaks Drive South Pasaden CA 0008284 ATM ID 0615G Card 2216		50.00	
8/31		Purchase authorized on 08/29 Target T- 3121 E Color Pasadena CA P00000000579940236 Card 2216		27.55	
8/31		Purchase authorized on 08/29 Target T- 67750 E Palm Cathedral Cit CA P00000000234129384 Card 2216		3.99	
8/31		Purchase authorized on 08/29 Vons #2384 Palm Springs CA P00460243158447651 Card 2216		12.23	
8/31		Purchase authorized on 08/30 Ralphs #0181 1733 Palm CA Palm Springs CA P00380243792534757 Card 2216		0.54	
8/31		ATM Withdrawal authorized on 08/30 2465 E Palm Cnayon Dr Palm Springs CA 0003197 ATM ID 9919F Card 2216		40.00	
8/31		Purchase authorized on 08/30 Arco #42620 Ampm Palm Springs CA P00000000737504620 Card 2216		23.35	
8/31		ATM Withdrawal authorized on 08/31 1000 Fair Oaks Drive South Pasaden CA 0008396 ATM ID 0615G Card 2216		50.00	
8/31		Purchase Return authorized on 08/30 Target T- 67750 E Palm Cathedral Cit CA P00000000385072999 Card 2216	27.55		
8/31		Venmo Payment 4360961781 Rafael Santiago		10.00	246.17
9/1		Money Transfer authorized on 08/31 From Rafael Santiago NY S00300245153807084 Card 2216	147.75		393.92
9/2		Cash America Tod 8558405680 090120 200901PI9Jfywn4 Rafael Santiago	700.00		
9/2		Money Transfer authorized on 09/02 From Santiago Rafael NY S00580246543689181 Card 2216	198.00		
9/2		Purchase authorized on 09/01 Kfc D016008 Pasadena CA S460245691365783 Card 2216		5.16	
9/2		Purchase authorized on 09/01 Circle K 09453 Pasadena CA P00000000373543325 Card 2216		5.00	
9/2		Purchase authorized on 09/02 Vons #2152 Pasadena CA P00580246854308556 Card 2216		4.68	1,277.08
9/3		Purchase authorized on 09/01 Cash America Today 415-412-7165 DE S580245540858382 Card 2216		374.39	
9/3		Purchase authorized on 09/01 Winchell S # 9102 South Pasaden CA S460246104603024 Card 2216		6.28	
9/3		Venmo Payment 4374532220 Rafael Santiago		800.00	
9/3		Venmo Payment 4377296915 Rafael Santiago		50.00	46.41
9/4		Purchase authorized on 09/03 Food4Less 16530 Sherma Van Nuys CA P00000000384267135 Card 2216		11.76	
9/4		Venmo Payment 4384574710 Rafael Santiago		10.00	24.65
9/8		Money Transfer authorized on 09/05 From Rafael Santiago NY S00460249286050642 Card 2216	39.40		
9/8		Moneytree #0592 Moneytree 200907 076728802868517 Santiago, Rafael A	100.00		
9/8		Purchase authorized on 09/04 Pp*Apple.Com/Bill 402-935-7733 CA S580249075937143 Card 2216		4.99	
9/8		Purchase authorized on 09/05 Paypal *Feiutlove VISA Direct CA S00380249500381420 Card 2216		41.46	


**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>
9/8		Purchase authorized on 09/08 7-Eleven Holbrook NY P00000000175208860 Card 2216		8.25	109.35
9/9		Money Transfer authorized on 09/09 From Santiago Rafael NY S00460253614671886 Card 2216	24.75		
9/9		Purchase authorized on 09/08 Cash App*David San 8774174551 CA S380252448912743 Card 2216		50.00	84.10
9/10		Money Transfer authorized on 09/09 From Rafael Santiago NY S00380254091461396 Card 2216	34.48		
9/10		Jwch Institute I Direct Dep 200910 9272155438816W0 Santiago,Rafael A	1,226.62		
9/10		Money Transfer authorized on 09/10 From Earnin-Activehours CA S00580254584113533 Card 2216	100.00		
9/10		Purchase authorized on 09/08 Karvers Grille Holbrook NY S580252679258832 Card 2216		26.81	
9/10		Purchase authorized on 09/09 Panera Bread #2040 Bay Shore NY S460253650421763 Card 2216		1.94	
9/10		Purchase authorized on 09/10 Dave Inc Los Angeles CA S00460254253775138 Card 2216		82.24	
9/10		ATM Withdrawal authorized on 09/10 601 Portion Rd Lake Ronkonko NY 0007078 ATM ID 0158F Card 2216		100.00	
9/10		Venmo Payment 4412646746 Rafael Santiago		10.00	
9/10		Branch Messenger Branch Mes I9M65A5Aw Rafael Santiago		77.00	
9/10		Earnin Active Paymentret xxxxx6782 Rafael Santiago		102.00	
9/10		Earnin Active Paymentret xxxxx5168 Rafael Santiago		103.00	
9/10		Earnin Active Paymentret xxxxx6590 Rafael Santiago		103.00	
9/10		Mountain Summit 8558197200 000000000146041 Rafael Santiago		280.23	
9/10		Venmo Payment 4415915304 Rafael Santiago		50.00	508.98
9/11		Money Transfer authorized on 09/10 From Earnin-Activehours CA S00300255240891417 Card 2216	100.00		
9/11		Purchase authorized on 09/10 Cash App*David San 8774174551 CA S580254384200387 Card 2216		100.00	
9/11		Purchase authorized on 09/10 Cash App*David San 8774174551 CA S580254673728710 Card 2216		80.00	
9/11		Check City Check City 200911 Uto-1909844 Santiago, Rafael		300.00	
9/11		Dave, Inc Debit 5F5A2F11250C034CA23C46Db/ 0C61CA6Badba631		1.00	
9/11		Cash Central Epay 200911 Trk-1649340 Rafael Santiago		25.00	102.98
9/14		Money Transfer authorized on 09/11 From Earnin-Activehours CA S00460256215232093 Card 2216	100.00		
9/14		Money Transfer authorized on 09/14 From Earnin-Activehours CA S00580258655548314 Card 2216	50.00		
9/14		Purchase authorized on 09/11 Apple.Com/Bill 866-712-7753 CA S580256125132632 Card 2216		69.99	
9/14		ATM Withdrawal authorized on 09/11 601 Portion Rd Lake Ronkonko NY 0007346 ATM ID 0158F Card 2216		20.00	
9/14		Purchase authorized on 09/13 Hudsonnews St1179 Jamaica NY P00380257749670358 Card 2216		10.38	
9/14		Purchase authorized on 09/14 Cvs/Pharm 09668--727 S Pasadena CA P00000000532312430 Card 2216		17.94	
9/14		Purchase authorized on 09/14 Vons #2152 Pasadena CA P00580258722562700 Card 2216		29.22	105.45
9/15		Purchase Return authorized on 09/14 Apple.Com/Bill 866-712-7753 CA S620259547046592 Card 2216	69.99		
9/15		Check City Check City 200915 Txo-1914680 Santiago, Rafael	255.00		
9/15		ATM Withdrawal authorized on 09/15 655 N Fair Oaks Ave Pasadena CA 0005494 ATM ID 8457W Card 2216		40.00	
9/15		Purchase authorized on 09/15 Vallarta 655 N Fair O Pasadena CA P00000000582218887 Card 2216		12.31	
9/15		Purchase authorized on 09/15 Circle K 09453 Pasadena CA P00000000177050202 Card 2216		22.07	356.06
9/16		Branch Messenger Move Funds 192770 Rafael Santiago	50.00		



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/16		Dave, Inc Credit 5F6059D5E4801557E8A91D38/ Ee3Af04259F492B	75.00		
9/16		Purchase authorized on 09/14 Mammars Brick Oven South Pasaden CA S580258746057753 Card 2216		10.78	
9/16		Purchase authorized on 09/14 Rm Store 56 69 Pas Pasadena CA S380258830801739 Card 2216		17.63	
9/16		Purchase authorized on 09/14 3671 El Pollo Loco South Pasaden CA S300259046570290 Card 2216		17.40	
9/16		ATM Withdrawal authorized on 09/16 655 N Fair Oaks Ave Pasadena CA 0002761 ATM ID 58730 Card 2216		60.00	
9/16		Purchase authorized on 09/16 Arco #42209 Ampm Highland CA P00000000934201418 Card 2216		10.35	364.90
9/17		Money Transfer authorized on 09/17 From Earnin-Activehours CA S00460261453551531 Card 2216	50.00		
9/17		Money Transfer authorized on 09/17 From Santiago Rafael NY S00380261650034322 Card 2216	4.75		419.65
9/18		Purchase authorized on 09/16 Suffolk Fcu Qc 631-924-8000 NY S580260518399443 Card 2216		347.72	
9/18		Purchase authorized on 09/16 Metro Expresslanes 323-793-8900 CA S380260520090634 Card 2216		4.30	
9/18		Purchase authorized on 09/16 Subway 0002 S Pasadena CA S580261052228057 Card 2216		8.31	
9/18		Purchase authorized on 09/17 Winchell S # 9102 South Pasaden CA S380261616024320 Card 2216		8.16	
9/18		Recurring Payment authorized on 09/17 Spotify USA 877-7781161 NY S300262186949149 Card 2216		9.99	
9/18		Purchase authorized on 09/18 Cvs/Pharmacy #09 09668--7 Pasadena CA P00580262856721040 Card 2216		8.13	33.04
9/21		Money Transfer authorized on 09/18 From Santiago Rafael NY S00380263128113687 Card 2216	19.75		
9/21		Purchase authorized on 09/17 Nady's Market 3 Huntington Be CA S580261702550360 Card 2216		4.33	
9/21		Purchase authorized on 09/17 Mammars Brick Oven South Pasaden CA S380262022327574 Card 2216		12.02	
9/21		Purchase authorized on 09/18 McDonald's F11949 Altadena CA S580262520687029 Card 2216		6.77	
9/21		ATM Withdrawal authorized on 09/19 535 N Brand Blvd Glendale CA 0002356 ATM ID 2118Z Card 2216		20.00	
9/21		Purchase authorized on 09/19 Arco #42205 Altadena CA P00000000176492384 Card 2216		8.72	0.95
<b>Ending balance on 9/21</b>					<b>0.95</b>
<b>Totals</b>			<b>\$5,606.55</b>	<b>\$5,658.97</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.

**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 08/21/2020 - 09/21/2020	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	\$0.95 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,801.52 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	55 <input checked="" type="checkbox"/>



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**Monthly service fee summary (continued)**

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**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

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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.



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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.

