

# Wells Fargo Everyday Checking

October 14, 2020 ■ Page 1 of 6



RYAN BANKSTON  
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SAN JOSE CA 95122-2720

## 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 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 Everyday Checking account below your transaction detail.

### Statement period activity summary

Beginning balance on 9/15	\$374.14
Deposits/Additions	2,524.67
Withdrawals/Subtractions	- 3,428.38
<b>Ending balance on 10/14</b>	<b>-\$529.57</b>

Account number: **3567325430**

**RYAN BANKSTON**

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>
9/15		Purchase authorized on 09/13 76 - Civic Center San Jose CA S580258176291330 Card 0338		20.00	354.14
9/17		Recurring Payment authorized on 09/16 PG&E Webrecurring 800-743-5000 CA S460260528152309 Card 0338		320.42	33.72
9/23		Bank of America Fndtrnsfr 200922 Bankston,Ryan,M Bankston,Ryan,M	1,000.00		
9/23		Purchase authorized on 09/22 L & D Services Station San Jose CA P00380267138301843 Card 0338		33.72	1,000.00
9/24		ATM Withdrawal authorized on 09/23 1720 Story Rd Ste 60 San Jose CA 0000678 ATM ID 9844A Card 0338		350.00	650.00
9/25		Purchase authorized on 09/25 Safeway #3095 San Jose CA P00580269450394945 Card 0338		92.60	
9/25		Purchase authorized on 09/25 7-Eleven San Jose CA P00000000182149579 Card 0338		21.86	535.54
9/28		Purchase authorized on 09/24 Carls Jr 1101046 San Jose CA S580268835755016 Card 0338		14.40	
9/28		Purchase authorized on 09/25 Chevron 0092780 San Jose CA S380269457460593 Card 0338		53.31	
9/28		Purchase authorized on 09/25 Roxy Glass Inc 510-4007788 CA S380269701877734 Card 0338		42.00	
9/28		Purchase authorized on 09/25 Shell Service Station Santa Clara CA P00580270049683287 Card 0338		7.88	
9/28		Non-WF ATM Withdrawal authorized on 09/28 452 E. Santa Clara San Jose CA 00300273023111456 ATM ID 7E002545 Card 0338		403.50	14.45
9/30		Purchase authorized on 09/29 Cvs/Pharm 09397--4405 Livermore CA P00000000936924086 Card 0338		14.45	0.00
10/1		Vacp Treas 310 Xxva Benef 100120 xxxxx7261003600 Ref*48*VA Compensation *09/01/20-09	1,426.17		1,426.17
10/2		Money Transfer authorized on 10/02 From Ryan CA S00460276383680568 Card 0338	98.50		
10/2		Recurring Payment authorized on 10/01 Spotify USA 877-7781161 NY S380275682119103 Card 0338		9.99	
10/2		Purchase authorized on 10/01 7-Eleven Modesto CA P00000000284150160 Card 0338		132.10	
10/2		USAA P&C Ext Autopay 201001 xxxxx1912 Bankston,Ryan,M		133.14	1,249.44
10/5		Purchase authorized on 10/01 LA Quinta Inn Sui Salida CA S380276181134553 Card 0338		250.00	
10/5		Purchase authorized on 10/01 LA Quinta Inn Sui Salida CA S460276181595430 Card 0338		122.60	
10/5		Purchase authorized on 10/02 Cash App*Lucille D 8774174551 CA S460276362795841 Card 0338		100.00	
10/5		Purchase authorized on 10/02 Cash App*Ryan*Add 8774174551 CA S580276385840004 Card 0338		100.00	
10/5		Purchase authorized on 10/02 LA Quinta Inn Sui Salida CA S460276672899120 Card 0338		122.60	
10/5		Recurring Payment authorized on 10/02 Metropcs Auto Pay 888-863-8768 WA S460277217492205 Card 0338		60.00	
10/5		Recurring Payment authorized on 10/02 Comcast California 800-Comcast CA S460277225438290 Card 0338		107.82	386.42
10/6		Overdraft Fee for a Transaction Posted on 10/05 \$60.00 Recurring Payment Authori Zed on 10/02 Metropcs Auto Pay 888-863-		35.00	
10/6		Overdraft Fee for a Transaction Posted on 10/05 \$107.82 Recurring Payment Authori Zed on 10/02 Comcast California 800-Comc		35.00	
10/6		Purchase authorized on 10/04 Wu *9760866150 877-989-3268 CA S460279098029885 Card 0338		104.00	
10/6		Purchase authorized on 10/05 Roxy Glass Inc 510-4007788 CA S580279839311692 Card 0338		383.00	-170.58
10/7	2	Check		279.00	-449.58



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/8		Overdraft Fee for a Transaction Posted on 10/07 \$279.00 Check # 00002		35.00	-484.58
10/13		Recurring Payment authorized on 10/05 Probiller.Com 855-232-9555 CA S300280078827409 Card 0338		9.99	-494.57
10/14		Overdraft Fee for a Transaction Posted on 10/13 \$9.99 Recurring Payment Authori Zed on 10/05 Probiller.Com 855-232-		35.00	-529.57
<b>Ending balance on 10/14</b>					<b>-529.57</b>
<b>Totals</b>			<b>\$2,524.67</b>	<b>\$3,428.38</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.

**Summary of checks written** (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
2	10/7	279.00

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$140.00	\$245.00
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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/15/2020 - 10/14/2020	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	-\$529.57 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,426.17 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	22 <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		

RC/RC

**IMPORTANT ACCOUNT INFORMATION:**

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



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On this statement, we've included another important message describing changes we are making to the current options to avoid the monthly service fee for Everyday Checking. Please review that message for details. 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.

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**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

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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.

