

Wells Fargo Everyday Checking

August 17, 2020 ■ Page 1 of 6



SABRINA K CLEWETT
PO BOX 536
LUCERNE VALLEY CA 92356-0536

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. (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 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 checked="" 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 7/16	-\$361.71
Deposits/Additions	3,384.04
Withdrawals/Subtractions	- 3,446.45
Ending balance on 8/17	-\$424.12

Account number: **6646071891**

SABRINA K CLEWETT

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Credit Card - XXXX-XXXX-XXXX-8539



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>
7/20		Purchase authorized on 07/20 Dollar General # 32510 N Lucerne Valle CA P00380202597266559 Card 6185		63.39	
7/20		Purchase authorized on 07/20 High Desert 31581 State H Lucerne Valle CA P00300202604033666 Card 6185		70.68	-495.78
7/21		NSF Return Item Fee for a Transaction Received on 07/20 \$850.00 Check # 00109		35.00	
7/21		Overdraft Fee for a Transaction Posted on 07/20 \$63.39 Purchase Authori Zed on 07/20 Dollar General # 32510 N Lucerne		35.00	
7/21		Overdraft Fee for a Transaction Posted on 07/20 \$70.68 Purchase Authori Zed on 07/20 High Desert 31581 State H Lucerne		35.00	-600.78
7/31		Vacp Treas 310 Xxva Benef 073120 xxxxx0635003600 Ref*48*VA Compensation *07/01/20-07	3,106.04		
7/31		Purchase authorized on 07/31 Dave Inc Los Angeles CA S00580213537092029 Card 6185		1.00	
7/31		Online Transfer Ref #Ib08Kyf5Jb to Secured Card Xxxxxxxxxxx8539 on 07/31/20		120.00	
7/31		Purchase with Cash Back \$ 50.00 authorized on 07/31 Lucerne Valley Mrkt Lucerne Valle CA P00300213626266993 Card 6185		269.74	
7/31		Purchase authorized on 07/31 Dollar Ge 32510 N Hwy Lucerne Valle CA P0000000982042561 Card 6185		103.84	
7/31		Non-WF ATM Withdrawal authorized on 07/31 31581 State Hwy 18 Lucern Valley CA 00300213673238609 ATM ID Lk679450 Card 6185		202.95	
7/31		Non-WF ATM Withdrawal authorized on 07/31 31581 State Hwy 18 Lucern Valley CA 00380213673780480 ATM ID Lk679450 Card 6185		202.95	
7/31		Mdg USA Inc. Payment 200730 15110489 Sabrina Clewett		119.49	
7/31		Stonelakelending 1111111111 200730 2284632 Stone Lake Lending		374.41	
7/31		Lendup Lenduploan 200731 1788890212 David Dexter		299.88	
7/31		Netcashman Db Online Pmt 073020 200730003048U9T Sabrina Clewett		417.97	393.03
8/3		Overdraft Fee for a Transaction Posted on 07/31 \$417.97 Netcashman Db Online Pmt 073020 200730003048 U9T Sabrina Clewett		35.00	
8/3		Purchase authorized on 07/31 Premier Bankcard 605-3573440 SD S380213516461850 Card 6185		200.00	
8/3		Purchase authorized on 07/31 Netpay Advance 888-9423320 KS S580213558899423 Card 6185		300.00	
8/3		Purchase authorized on 07/31 Rent A Center Ecom 800-275-2696 TX S380213564374861 Card 6185		10.00	
8/3		Purchase authorized on 07/31 Rent A Center Ecom 800-275-2696 TX S380213577732976 Card 6185		10.00	
8/3		Purchase authorized on 07/31 Butchers Block & B Lucerne Vly CA S460213648136744 Card 6185		85.06	
8/3		Purchase authorized on 07/31 Butchers Block & B Lucerne Vly CA S580213654053249 Card 6185		41.88	
8/3		Recurring Payment authorized on 08/01 Netflix.Com Netflix.Com CA S300214557743897 Card 6185		12.99	
8/3		Overdraft Xfer From Credit Card OR Line	3.00		-298.90
8/4		Overdraft Fee for a Transaction Posted on 08/03 \$10.00 Purchase Authori Zed on 07/31 Rent A Center Ecom 800-275-		35.00	
8/4		Overdraft Fee for a Transaction Posted on 08/03 \$10.00 Purchase Authori Zed on 07/31 Rent A Center Ecom 800-275-		35.00	
8/4		Overdraft Fee for a Transaction Posted on 08/03 \$85.06 Purchase Authori Zed on 07/31 Butchers Block & B Lucerne		35.00	
8/4		Recurring Payment authorized on 08/01 Google*Google Play Internet CA S460215066521021 Card 6185		4.99	
8/4		Recurring Payment authorized on 08/02 Vzwrlls*Prpay Auto 888-294-6804 FL S380216036475551 Card 6185		95.30	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/4		Recurring Payment authorized on 08/03 Yourscoreandmore.C 866-752-5004 CA S460216609889497 Card 6185		39.94	-544.13
8/5		NSF Return Item Fee for a Transaction Received on 08/04 \$300.00 Speedy #94 Payment Loan 37779137 Clewett, Sabrina		35.00	
8/5		Overdraft Fee for a Transaction Posted on 08/04 \$95.30 Recurring Payment Authori Zed on 08/02 Vzwrlls*Prpay Auto 888-294-		35.00	
8/5		Overdraft Fee for a Transaction Posted on 08/04 \$39.94 Recurring Payment Authori Zed on 08/03 Yourscoreandmore.C 866-752-		35.00	
8/5		Recurring Payment authorized on 08/03 Google*Google Musi Internet CA S300216419764695 Card 6185		14.99	-664.12
8/6		Overdraft Fee for a Transaction Posted on 08/05 \$14.99 Recurring Payment Authori Zed on 08/03 Google*Google Musi Internet		35.00	-699.12
8/10		Purchase Return authorized on 08/08 Rent A Center Ecom 800-2752696 TX S610223552557553 Card 6185	10.00		
8/10		Purchase Return authorized on 08/08 Rent A Center Ecom 800-2752696 TX S610223552557554 Card 6185	10.00		-679.12
8/11		Net Pay Advance Payment 200810 1339944 Clewettsabrina	255.00		-424.12
Ending balance on 8/17					-424.12
Totals			\$3,384.04	\$3,446.45	

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
7/21	Check Reference # 00007306008114041649	850.00
8/5	Speedy #94 Payment Loan 37779137 Clewett, Sabrina Reference # 103100198101710	300.00

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$315.00	\$1,610.00
Total Returned Item Fees	\$70.00	\$280.00

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

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	0	4
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$140.00

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 Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) 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 07/16/2020 - 08/17/2020	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	-\$699.12 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,361.04 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	16 <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:

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.

