

# Wells Fargo Everyday Checking

October 30, 2020 ■ Page 1 of 6



SHANNON MORRISON  
4630 KOVAL LN APT 57C  
LAS VEGAS NV 89109-6972

## 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. (825)  
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 Everyday Checking account below your transaction detail.

### Statement period activity summary

Beginning balance on 10/1	\$71.80
Deposits/Additions	1,612.94
Withdrawals/Subtractions	- 1,761.02
<b>Ending balance on 10/30</b>	<b>-\$76.28</b>

Account number: **3117035729**

**SHANNON MORRISON**

Nevada account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 321270742

### 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>
10/1		Giftly Credit 200930 Giftly-Luffh9Kd Shannon M Morrison	100.00		
10/1		Purchase authorized on 09/30 Google *Pay G.CO/Walleth# CA S580274313582507 Card 9799		50.00	121.80
10/2		Sonic Payroll xxxxx0201 A00002 Shannon M Morrison	801.10		
10/2		Money Transfer authorized on 10/02 From Shannon Morrison MO S00380276374141530 Card 9799	55.16		
10/2		Purchase authorized on 09/30 7-Eleven 13691 Las Vegas NV S580274669679358 Card 9799		13.18	
10/2		Purchase authorized on 10/01 Uber Eats Help.Uber.Com CA S460275660761166 Card 9799		38.15	
10/2		Purchase authorized on 10/02 Cleo Memphis CA S00460276393014849 Card 9799		40.00	
10/2		Withdrawal Made In A Branch/Store		200.00	
10/2		Withdrawal Made In A Branch/Store		70.00	616.73
10/5		Money Transfer authorized on 10/03 From Shannon Morrison MO S00460278024026671 Card 9799	95.54		
10/5		Money Transfer authorized on 10/04 From Evolve*Cleo Ai Ltd. AR S00580278741576524 Card 9799	25.00		
10/5		Purchase authorized on 10/02 Cash App*Shannon M 8774174551 CA S460276323635912 Card 9799		50.00	
10/5		Purchase authorized on 10/02 Cash App*Shannon M 8774174551 CA S580276371210167 Card 9799		58.00	
10/5		Purchase authorized on 10/02 Amzn Mktp US*Mk6K2 Amzn.Com/Bill WA S300276500205886 Card 9799		6.06	
10/5		Purchase authorized on 10/02 Amzn Mktp US*Mk38L Amzn.Com/Bill WA S580276500226104 Card 9799		12.99	
10/5		Purchase authorized on 10/02 Cash App*Shannon M 8774174551 CA S580276605411857 Card 9799		50.00	
10/5		Purchase authorized on 10/03 Ellis Island Casin Las Vegas NV S460277255648783 Card 9799		84.00	
10/5		Purchase authorized on 10/03 Ellis Island Casin Las Vegas NV S460277280627393 Card 9799		63.00	
10/5		Purchase authorized on 10/03 Uber Trip Help.Uber.Com CA S580277428336983 Card 9799		13.09	
10/5		Purchase authorized on 10/03 Uber Trip Help.Uber.Com CA S460277688118484 Card 9799		12.35	
10/5		Purchase authorized on 10/03 Cash App*Shannon M 8774174551 CA S460278020398192 Card 9799		100.00	
10/5		Purchase authorized on 10/03 Ellis Island Casin Las Vegas NV S300278115393518 Card 9799		63.00	
10/5		Purchase authorized on 10/03 Ellis Island Casin Las Vegas NV S460278128857366 Card 9799		84.00	
10/5		Purchase authorized on 10/03 Ellis Island Casin Las Vegas NV S580278182718893 Card 9799		63.00	77.78
10/6		Purchase authorized on 10/03 Rebel #2121 Las Vegas NV S580278240969733 Card 9799		13.45	
10/6		Purchase authorized on 10/04 Ellis Island Casin Las Vegas NV S300279039818494 Card 9799		63.00	1.33
10/14		Purchase authorized on 10/13 Prime Video*Mk7407 888-802-3080 WA S380287776654918 Card 9799		0.99	0.34
10/19		Sonic Payroll xxxxx0201 A00002 Shannon M Morrison	506.14		
10/19		Money Transfer authorized on 10/19 From Evolve*Cleo Ai Ltd. AR S00300293788655866 Card 9799	30.00		
10/19		Purchase authorized on 10/17 Cleo Memphis CA S00380291401627991 Card 9799		25.00	
10/19		Purchase authorized on 10/17 Cleo Memphis CA S00380291401638824 Card 9799		3.99	
10/19		Purchase authorized on 10/17 Google *Pay G.CO/Walleth# CA S460291698538075 Card 9799		105.00	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/19		Purchase authorized on 10/17 Google *Pay G.CO/Walleth# CA S580291745461812 Card 9799		105.00	
10/19		Purchase authorized on 10/17 McDonald's M5645 O Las Vegas NV S460292058470890 Card 9799		19.01	
10/19		Purchase authorized on 10/18 Metropcs Mobile 888-863-8768 WA S380292568388471 Card 9799		100.00	
10/19		Purchase authorized on 10/18 Uber Eats Help.Uber.Com CA S380293021274805 Card 9799		39.35	
10/19		Purchase authorized on 10/18 Google *Pay G.CO/Walleth# CA S380293092029622 Card 9799		105.00	34.13
10/20		Recurring Payment authorized on 10/19 Cleo Ai Httpswww.Meet DE S300293290205202 Card 9799		5.99	
10/20		Purchase authorized on 10/19 Google *Pay G.CO/Walleth# CA S380293792417189 Card 9799		28.00	0.14
10/21		Recurring Payment authorized on 10/20 Amazon Prime*2T4Z0 Amzn.Com/Bill WA S300294632002043 Card 9799		6.42	-6.28
10/22		Overdraft Fee for a Transaction Posted on 10/21 \$6.42 Recurring Payment Authori Zed on 10/20 Amazon Prime*2T4Z0 Amzn.Com		35.00	-41.28
10/27		NSF Return Item Fee for a Transaction Received on 10/26 \$15.00 Paypal Transfer 201025 5Wxj2Axjkzsf S Travels to Treasures-		35.00	-76.28
<b>Ending balance on 10/30</b>					<b>-76.28</b>
<b>Totals</b>			<b>\$1,612.94</b>	<b>\$1,761.02</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.

**Items returned unpaid**

Date	Description	Amount
10/27	Paypal Transfer 201025 5Wxj2Axjkzfs Travels to Treasures-Reference # 091000011342652	15.00

**Summary of Overdraft and Returned Item Fees**

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

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 wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/01/2020 - 10/30/2020 Standard monthly service fee \$10.00 You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. This is the final period with the fee waived. For the next fee period, you need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$76.28 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,407.24 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	31 <input checked="" type="checkbox"/>



**Monthly service fee summary (continued)**

<p><b>How to avoid the monthly service fee</b></p> <ul style="list-style-type: none"> <li>· Age of primary account owner</li> <li>· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card</li> </ul> <p>RC/RC</p>	<p>Minimum required</p> <p>17 - 24</p>	<p>This fee period</p> <p><input type="checkbox"/></p>
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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**

Effective on or after November 30, 2020, (1) Wells Fargo branches will no longer be able to issue Wells Fargo Instant Issue Debit Cards and/or Business Instant Issue Debit Cards in certain circumstances, and (2) Wells Fargo branches in the states of South Carolina and



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Washington will no longer be able to issue Wells Fargo Instant Issue Debit Cards, Wells Fargo Business Instant Issue Debit Cards, and/or EasyPay Instant Cards. If you need a replacement card, you may request one by signing on to Wells Fargo Online® or calling the number on your statement. Once requested, replacement cards typically arrive in 5 to 7 calendar days. If you previously added your current Wells Fargo Debit Card or EasyPay Card to your Wells Fargo-supported digital wallet, you may continue to make purchases and access Wells Fargo ATMs using your digital wallet while you wait for your replacement card to arrive. For more details on digital wallets, please visit [wellsfargo.com/mobile/payments](https://wellsfargo.com/mobile/payments).

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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.

