

Wells Fargo Combined Statement of Accounts

October 16, 2020 ■ Page 1 of 7



TERRI L PAXTON
494 COTTONWOOD DR
FAIRFIELD CA 94533-3711

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 type="checkbox"/> | Direct Deposit | <input checked="" type="checkbox"/> |
| Online Bill Pay | <input type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input 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.



Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Opportunity Checking SM	2	3698051921	80.95	120.68
Wells Fargo Clear Access Banking SM	5	3256475884	0.00	0.00
Wells Fargo Opportunity Savings [®]	6	5458587630	10.00	70.00
Total deposit accounts			\$90.95	\$190.68

Wells Fargo Opportunity CheckingSM

Statement period activity summary

Beginning balance on 9/17	\$80.95
Deposits/Additions	1,551.14
Withdrawals/Subtractions	- 1,511.41
Ending balance on 10/16	\$120.68

Account number: **3698051921**

TERRI L PAXTON

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

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/17		Safeway Inc Payroll 200912 4629453 Paxton, Terri L	435.79		
9/17		Purchase authorized on 09/17 Fairfield Valero Fairfield CA P00380261536200617 Card 5311		9.36	
9/17		Purchase authorized on 09/17 Safeway #1109 Vacaville CA P00300261681918035 Card 5311		2.21	
9/17		ATM Withdrawal authorized on 09/17 2401 Waterman Blvd Fairfield CA 0005984 ATM ID 2256B Card 5311		300.00	205.17
9/18		Purchase authorized on 09/17 Wendy's #0001 Vacaville CA S580261765971847 Card 5311		6.14	
9/18		Purchase authorized on 09/17 Arco#83087Diamo Suisun City CA P00000000674695419 Card 5311		30.36	
9/18		Purchase with Cash Back \$ 60.00 authorized on 09/17 Wal-Mart #3708 Suisun City CA P00000000484824636 Card 5311		133.04	35.63
9/21		Purchase authorized on 09/17 McDonald's F1355 Fairfield CA S380261540285111 Card 5311		5.30	
9/21		Purchase authorized on 09/17 Burger King #14218 Suisun City CA S300262123872368 Card 5311		5.94	
9/21		Purchase authorized on 09/18 Little Caesars 037 Fairfield CA S380263111280231 Card 5311		14.08	10.31
9/23		Purchase authorized on 09/23 7-Eleven Fairfield CA P00000000439904823 Card 5311		8.49	1.82
9/24		Safeway Inc Payroll 200919 4629453 Paxton, Terri L	203.06		
9/24		ATM Withdrawal authorized on 09/24 601 Jackson St Fairfield CA 0005747 ATM ID 0190C Card 5311		150.00	54.88



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>
9/25		Purchase authorized on 09/24 Cvs/Pharmacy #0937 Fairfield CA S580268711596745 Card 5311		20.61	
9/25		Purchase authorized on 09/24 Kfc/Ljs #112 Fairfield CA S380268715659833 Card 5311		29.25	5.02
10/1		Safeway Inc Payroll 200926 4629453 Paxton, Terri L	281.96		
10/1		ATM Withdrawal authorized on 10/01 601 Jackson St Fairfield CA 0009865 ATM ID 0190A Card 5311		150.00	
10/1		ATM Withdrawal authorized on 10/01 601 Jackson St Fairfield CA 0009866 ATM ID 0190A Card 5311		80.00	56.98
10/2		Purchase authorized on 10/02 Arco#06095Fairf Fairfield CA P00000000783783149 Card 5311		32.89	
10/2		Purchase authorized on 10/02 Safeway #1109 Vacaville CA P00300276833979555 Card 5311		10.30	13.79
10/5		Purchase authorized on 10/03 7-Eleven Fairfield CA P00000000674425734 Card 5311		1.03	
10/5		Purchase authorized on 10/03 Safeway #1109 Vacaville CA P00300277840002720 Card 5311		2.21	
10/5		Purchase authorized on 10/03 Wendy's #0001 Vacaville CA S380278101656776 Card 5311		5.93	4.62
10/8		Safeway Inc Payroll 201003 4629453 Paxton, Terri L	369.91		
10/8		Purchase authorized on 10/08 Arco#06095Fairf Fairfield CA P00000000970507045 Card 5311		55.46	
10/8		ATM Withdrawal authorized on 10/08 3081 Travis Fairfield CA 0002286 ATM ID 6768F Card 5311		140.00	
10/8		Purchase authorized on 10/08 Target T- 2059 Cadenas Fairfield CA P00000000785422474 Card 5311		4.54	174.53
10/9		Purchase with Cash Back \$ 20.00 authorized on 10/08 WM Superc Wal-Mart Sup Fairfield CA P00000000882402108 Card 5311		55.32	
10/9		ATM Withdrawal authorized on 10/08 601 Jackson St Fairfield CA 0008111 ATM ID 0190C Card 5311		50.00	
10/9		Purchase authorized on 10/09 Safeway #1109 Vacaville CA P00300284017114072 Card 5311		9.77	59.44
10/13		Purchase authorized on 10/09 Metroprocs Mobile 888-863-8768 WA S460283270841003 Card 5311		30.00	
10/13		Purchase authorized on 10/10 West Texas Gawfco Fairfield CA S580284628747070 Card 5311		25.00	4.44
10/15		Safeway Inc Payroll 201010 4629453 Paxton, Terri L	260.42		
10/15		Non-WF ATM Withdrawal authorized on 10/15 730 Fifth Street Fairfield CA 00300289763843711 ATM ID Rt08736 Card 5311		22.50	
10/15		Non-Wells Fargo ATM Transaction Fee		2.50	
10/15		Purchase authorized on 10/15 7-Eleven Fairfield CA P00000000474723350 Card 5311		45.15	194.71
10/16		Purchase authorized on 10/14 McDonald's F8138 Fairfield CA S460288766737443 Card 5311		2.37	
10/16		Non-WF ATM Withdrawal authorized on 10/15 1500 W. Texas Street Fairfield CA 00300290174913210 ATM ID A368541 Card 5311		22.50	
10/16		Non-Wells Fargo ATM Transaction Fee		2.50	
10/16		Purchase authorized on 10/15 Arco#06095Fairf Fairfield CA P00000000289932806 Card 5311		21.16	
10/16		ATM Withdrawal authorized on 10/16 601 Jackson St Fairfield CA 0009163 ATM ID 0190C Card 5311		20.00	
10/16		Purchase authorized on 10/16 Discount Cigarettes Fairfield CA P00380290593692351 Card 5311		5.50	120.68
Ending balance on 10/16					120.68
Totals			\$1,551.14	\$1,511.41	

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

Fee period 09/17/2020 - 10/16/2020 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 ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	\$1.82 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,551.14 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	26 <input checked="" type="checkbox"/>

JL/JL

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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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.

Wells Fargo Clear Access BankingSM

Statement period activity summary

Beginning balance on 10/1	\$0.00
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
Ending balance on 10/16	\$0.00

Account number: **3256475884**
TERRI L PAXTON
California account terms and conditions apply
 For Direct Deposit use
 Routing Number (RTN): 121042882



IMPORTANT ACCOUNT INFORMATION

Please note: Your account has an ending balance of zero as of the date of this statement. Accounts with a zero balance will continue to be charged applicable fees (like the monthly service fee) until you request to close your account. An account (except analyzed business accounts) with a zero balance may be closed by us without notification on the fee period ending date.

- To prevent closure by us without notification, an account with a zero balance must have a qualifying, non-automatic transaction posted within the last two months of the most recent fee period ending date.
- Examples of qualifying transactions are deposits or withdrawals made at a banking location, ATM, or via telephone, mobile deposits, one-time transfers made at a banking location, ATM, online, mobile, or via telephone, one-time purchases or payments made using a card or mobile device, or checks paid from the account.
- Automatic or electronic deposits, such as payroll, and automatic or electronic payments, including bill pay, recurring transfers, and any bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions that will prevent closure of an account with a zero balance.

Questions? Please contact your banker or call the phone number appearing on your statement.

We appreciate your business. Thank you for choosing Wells Fargo.



Wells Fargo Opportunity Savings[®]

Statement period activity summary

Beginning balance on 10/1	\$10.00
Deposits/Additions	180.00
Withdrawals/Subtractions	- 120.00
Ending balance on 10/16	\$70.00

Account number: **5458587630**

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California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$78.75
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00

Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/1	ATM Cash Deposit on 10/01 601 Jackson St Fairfield CA 0009867 ATM ID 0190A Card 2485	80.00		90.00
10/5	ATM Withdrawal authorized on 10/03 3081 Travis Fairfield CA 0001284 ATM ID 6768F Card 2485		80.00	10.00
10/8	ATM Cash Deposit on 10/08 3081 Travis Fairfield CA 0002287 ATM ID 6768F Card 2485	100.00		110.00
10/14	ATM Withdrawal authorized on 10/14 601 Jackson St Fairfield CA 0002475 ATM ID 0190A Card 2485		40.00	70.00
Ending balance on 10/16				70.00
Totals		\$180.00	\$120.00	

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

Fee period 10/01/2020 - 10/16/2020 Standard monthly service fee \$5.00 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

Have any **ONE** of the following account requirements

- Minimum daily balance
- A monthly automatic transfer from a Wells Fargo checking account

Minimum required

\$300.00
\$25.00

This fee period

\$10.00
\$0.00

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