

Wells Fargo Opportunity CheckingSM

October 7, 2020 ■ Page 1 of 6



TIMOTHY L WILT
1175 S MOJAVE RD APT 2
LAS VEGAS NV 89104-4471

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. (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 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 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 9/9	-\$3.67
Deposits/Additions	4,854.16
Withdrawals/Subtractions	- 4,744.19
Ending balance on 10/7	\$106.30

Account number: **7400505264**

TIMOTHY L WILT

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>
9/9		Money Transfer authorized on 09/08 From Floatme Corp TX S00300253096346129 Card 8075	20.00		
9/9		Cashed/Deposited Item Retn Unpaid Fee		12.00	
9/9		Deposited Item Retn Unpaid - Paper 200909		150.00	
9/9		Purchase authorized on 09/08 Getcreditsmarterco 844-8495381 NJ S300252453820727 Card 8075		1.00	
9/9		Purchase authorized on 09/09 7-Eleven Las Vegas NV P0000000080265365 Card 8075		10.08	-156.75
9/11		Card Final Credit 10908200109	48.22		
9/11		Purchase Return authorized on 09/10 Legalcontracts.Com Edmonton Can S620255549818145 Card 8075	33.00		-75.53
9/14		Purchase Return authorized on 09/10 Perfectwellbeingli 855-693-3674 CA S380254743523356 Card 8075	39.99		-35.54
9/21		NSF Return Item Fee for a Transaction Received on 09/18 \$200.00 Check # 02803		35.00	-70.54
10/1		Ls Financing Purchase 200930 Timothy Wilt		257.06	
10/1		Vacp Treas 310 Xxva Benef 100120 xxxxx8548003600 Ref*48*VA Compensation *09/01/20-09	3,649.83		
10/1		Purchase authorized on 10/01 Dave Inc Los Angeles CA S00300275450279344 Card 8075		91.24	
10/1		Purchase authorized on 10/01 Circle K 05395 1140 E Las Vegas NV P00000000684735368 Card 8075		35.00	
10/1		Non-WF ATM Withdrawal authorized on 10/01 *Charleston Plaza Las Vegas NV 00580275528016620 ATM ID Invh8170 Card 8075		303.00	
10/1	2798	Cashed Check		900.00	
10/1		Lendumo Db Online Pmt 093020 200930145717Wgx Timothy Wilt		168.66	
10/1		Makwa Finance 8558534392 200930 11417526 Timothy Wilt		270.25	1,554.08
10/2		Recurring Payment authorized on 10/01 Getcreditsmarterco 844-8495381 NJ S460275321398202 Card 8075		39.90	
10/2		Purchase authorized on 10/01 Floatme 956-4510365 TX S580275398654196 Card 8075		24.00	
10/2		Purchase authorized on 10/01 Palm Pizza Las Vegas NV S380276128706142 Card 8075		46.90	
10/2		Purchase authorized on 10/01 Walgreens Store 3400 Boul Las Vegas NV P00580276138030566 Card 8075		68.74	
10/2		Non-WF ATM Withdrawal authorized on 10/02 3345 E Sahara Ave Las Vegas NV 00460276292804501 ATM ID Ali01643 Card 8075		282.00	
10/2		Moneytree #0593 Moneytree 201002 IL I0000002 Wilt, Timothy L		366.66	725.88
10/5		Purchase Return authorized on 10/04 AZ Charlies Hotel 7023807777 NV S620279545794574 Card 8075	75.00		
10/5		Purchase authorized on 10/01 Lakeshore Loans 877-624-8003 WI S380275342248422 Card 8075		108.26	
10/5		Purchase authorized on 10/02 Booking.Com Amsterdam Nld S460276376673283 Card 8075		67.99	
10/5		Purchase authorized on 10/02 AZ Charlies Hotel Las Vegas NV S380276381726281 Card 8075		119.20	
10/5		Recurring Payment authorized on 10/02 Amazon Prime*Mk46L Amzn.Com/Bill WA S580276416612091 Card 8075		12.99	
10/5		Purchase authorized on 10/02 Dtalookup 8776050699 Cyp S580276688427384 Card 8075		48.22	
10/5		Recurring Payment authorized on 10/02 liq*Myscoreiq.Com 800-6375590 NV S380277021784607 Card 8075		34.99	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/5		Purchase authorized on 10/02 Cricket Wireless 855-246-2461 FL S300277217085869 Card 8075		75.00	
10/5		Non-WF ATM Withdrawal authorized on 10/03 2075 Palm St Las Vegas NV 00460277387894637 ATM ID Lk218695 Card 8075		202.00	
10/5		Purchase authorized on 10/03 Amzn Mktp US*Mk5N6 Amzn.Com/Bill WA S580277394457841 Card 8075		82.35	
10/5		Purchase authorized on 10/03 Palm Market Las Vegas NV P0000000585251674 Card 8075		13.56	
10/5		Non-WF ATM Withdrawal authorized on 10/04 2075 Palm St Las Vegas NV 00380278416309216 ATM ID Lk218695 Card 8075		102.00	
10/5		Purchase authorized on 10/05 Stash-Subscription New York CA S00580279458532618 Card 8075		8.70	
10/5		Non-WF ATM Withdrawal authorized on 10/05 3411 E. Charleston #4 Las Vegas NV 00380279837736851 ATM ID Lk457964 Card 8075		22.50	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	-99.38
10/6		Provisional Credit for Claim - Ref #2010050015871AZ	900.00		
10/6		Card Final Credit 11006200190	39.90		
10/6		Card Final Credit 11006200188	48.22		
10/6		Harland Clarke Check/Acc. 100520 00074377575488 Timothy L Wilt. 702-6		111.90	
10/6		Purchase authorized on 10/06 Dave Inc Los Angeles CA S00460280305049585 Card 8075		1.00	
10/6		Non-WF ATM Withdrawal authorized on 10/06 3051 E. Charleston Las Vegas NV 00460280635442066 ATM ID 7E002692 Card 8075		303.50	
10/6		Non-Wells Fargo ATM Transaction Fee		2.50	469.84
10/7		Purchase authorized on 10/06 7-Eleven Las Vegas NV P0000000670692361 Card 8075		13.09	
10/7		Non-WF ATM Withdrawal authorized on 10/07 3051 E. Charleston Las Vegas NV 00380281258344189 ATM ID 7E002692 Card 8075		183.50	
10/7		Non-Wells Fargo ATM Transaction Fee		2.50	
10/7		Non-WF ATM Withdrawal authorized on 10/07 2877 E. Charleston Blvd Las Vegas NV 00380281544038721 ATM ID Lk218697 Card 8075		82.00	
10/7		Non-Wells Fargo ATM Transaction Fee		2.50	
10/7		Non-WF ATM Withdrawal authorized on 10/07 3411 E. Charleston #4 Las Vegas NV 00580281800611925 ATM ID Lk457964 Card 8075		42.50	
10/7		Non-Wells Fargo ATM Transaction Fee		2.50	
10/7	879	Check		34.95	106.30
Ending balance on 10/7					106.30
Totals			\$4,854.16	\$4,744.19	

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	Number	Date	Amount
879	10/7	34.95	2798 *	10/1	900.00

* Gap in check sequence.

Items returned unpaid

Date	Description	Amount
9/15	Self Lender Inc Admin Fee 63378127 Timothy Wilt Reference # 061121021276603	9.00
9/21	Check Reference # 00008290008321932346	200.00



Summary of Overdraft and Returned Item Fees

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$35.00	\$70.00

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

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	1	2
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$35.00	\$70.00

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 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 09/09/2020 - 10/07/2020	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	-\$327.60 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,649.83 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	20 <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

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.

