

# Wells Fargo Combined Statement of Accounts

November 5, 2020 ■ Page 1 of 9



TIMOTHY C BARNES  
1346 BLUE SAGE DR  
FALLON NV 89406-8424

## 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.

## Summary of accounts

### Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	9156805955	0.02	11.25
Wells Fargo Way2Save <sup>®</sup> Savings	7	7315319637	0.00	0.00
<b>Total deposit accounts</b>			<b>\$0.02</b>	<b>\$11.25</b>

## Wells Fargo Everyday Checking

### Statement period activity summary

Beginning balance on 10/7	\$0.02
Deposits/Additions	2,205.65
Withdrawals/Subtractions	- 2,194.42
<b>Ending balance on 11/5</b>	<b>\$11.25</b>

Account number: **9156805955****TIMOTHY C BARNES**

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

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/16		ATM Check Deposit on 10/16 2211 W Williams Ave Fallon NV 0009772 ATM ID 6562G Card 0567	662.52		
10/16		ATM Withdrawal authorized on 10/16 2211 W Williams Ave Fallon NV 0009773 ATM ID 6562G Card 0567		100.00	
10/16		Purchase authorized on 10/16 Chevron/Fox Peak Fallon Fallon NV P00580290597055611 Card 0567		12.99	
10/16		Non-WF ATM Withdrawal authorized on 10/16 70 S Main St Fallon NV 00300290729291462 ATM ID Td243722 Card 0567		22.50	
10/16		Non-Wells Fargo ATM Transaction Fee		2.50	
10/16		Purchase authorized on 10/16 Grand Slam Market Fallon NV P0000000771032001 Card 0567		8.50	
10/16		Save As You Go Transfer Debit to XXXXXXXXXXXX9637		2.00	514.05
10/19		Purchase authorized on 10/16 Harmon Junction Fallon NV S380290603879445 Card 0567		8.00	
10/19		Purchase authorized on 10/16 W C W Corporate Fallon NV S580290642208069 Card 0567		200.00	
10/19		Recurring Payment authorized on 10/16 Cash1-401 Stevereiter@T NV S300290659022856 Card 0567		37.75	
10/19		Purchase authorized on 10/16 Harmon Junction Fallon NV S580290772315567 Card 0567		2.09	
10/19		ATM Withdrawal authorized on 10/17 2211 W Williams Ave Fallon NV 0004041 ATM ID 3893K Card 0567		100.00	
10/19		Non-WF ATM Withdrawal authorized on 10/17 70 S Main St Fallon NV 00580291647582834 ATM ID Td243722 Card 0567		42.50	
10/19		Non-Wells Fargo ATM Transaction Fee		2.50	


**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>
10/19		Purchase authorized on 10/17 Harmon Junction Fallon NV S300291679242777 Card 0567		8.00	
10/19		Purchase authorized on 10/17 Chevron/Fox Peak Fallon Fallon NV P00380291773521747 Card 0567		5.21	
10/19		Non-WF ATM Withdrawal authorized on 10/17 70 S Main St Fallon NV 00460291784978653 ATM ID Td243722 Card 0567		22.50	
10/19		Non-Wells Fargo ATM Transaction Fee		2.50	
10/19		Purchase with Cash Back \$ 10.00 authorized on 10/18 Chevron/Fox Peak Fallon Fallon NV P00580292763237959 Card 0567		15.21	
10/19		Purchase authorized on 10/19 Chevron/Fox Peak Fallon Fallon NV P00380293760462498 Card 0567		5.21	
10/19		Non-WF ATM Withdrawal authorized on 10/19 70 S Main St Fallon NV 00300293799638378 ATM ID Td243722 Card 0567		22.50	
10/19		Non-Wells Fargo ATM Transaction Fee		2.50	
10/19		Save As You Go Transfer Debit to XXXXXXXXXXXX9637		7.00	30.58
10/20		Online Transfer From Barnes T Way2Save Savings xxxxxx9637 Ref #Ib093Fny8N on 10/20/20	9.00		
10/20		Non-WF ATM Withdrawal authorized on 10/20 70 S Main St Fallon NV 00380294771085077 ATM ID Td243722 Card 0567		22.50	
10/20		Non-Wells Fargo ATM Transaction Fee		2.50	14.58
10/21		Purchase authorized on 10/21 Chevron/Fox Peak Fallon Fallon NV P00580295273120302 Card 0567		12.99	
10/21		Save As You Go Transfer Debit to XXXXXXXXXXXX9637		1.00	0.59
10/22		Money Transfer authorized on 10/22 From Sun Loan Company - If TX S00380296693174287 Card 0567	200.01		
10/22		Purchase authorized on 10/22 Chevron/Fox Peak Fallon Fallon NV P00460296704391427 Card 0567		15.21	
10/22		Non-WF ATM Withdrawal authorized on 10/22 70 S Main St Fallon NV 00460296847614753 ATM ID Td243722 Card 0567		42.50	
10/22		Non-Wells Fargo ATM Transaction Fee		2.50	
10/22		Non-WF ATM Withdrawal authorized on 10/22 70 S Main St Fallon NV 00460296862919815 ATM ID Td243722 Card 0567		42.50	
10/22		Non-Wells Fargo ATM Transaction Fee		2.50	
10/22		Save As You Go Transfer Debit to XXXXXXXXXXXX9637		1.00	94.39
10/23		Purchase authorized on 10/22 Chevron/Fox Peak Fallon Fallon NV P00300297120138895 Card 0567		13.98	
10/23		Save As You Go Transfer Debit to XXXXXXXXXXXX9637		1.00	79.41
10/26		Online Transfer From Barnes T Way2Save Savings xxxxxx9637 Ref #Ib0943Vb4D on 10/24/20	2.00		
10/26		Online Transfer From Barnes T Way2Save Savings xxxxxx9637 Ref #Ib0945J665 on 10/24/20	1.00		
10/26		Purchase authorized on 10/22 Harmon Junction Fallon NV S580296712520148 Card 0567		8.00	
10/26		Purchase authorized on 10/22 Taco Bell 031867 Fallon NV S580296802221271 Card 0567		12.00	
10/26		Non-WF ATM Withdrawal authorized on 10/23 70 S Main St Fallon NV 00300298049937477 ATM ID Td243722 Card 0567		22.50	
10/26		Non-Wells Fargo ATM Transaction Fee		2.50	
10/26		Non-WF ATM Withdrawal authorized on 10/23 70 S Main St Fallon NV 00380298209875175 ATM ID Td243722 Card 0567		22.50	
10/26		Non-Wells Fargo ATM Transaction Fee		2.50	
10/26		Purchase authorized on 10/23 Chevron/Fox Peak Fallon Fallon NV P00380298240558236 Card 0567		2.38	
10/26		Purchase authorized on 10/24 Safeway #1517 Fallon NV P00460298738691684 Card 0567		2.98	
10/26		Purchase authorized on 10/24 Chevron/Fox Peak Fallon Fallon NV P00380298743757685 Card 0567		5.21	1.84
10/30		ATM Check Deposit on 10/30 2211 W Williams Ave Fallon NV 0007063 ATM ID 3893K Card 0567	722.12		
10/30		ATM Withdrawal authorized on 10/30 2211 W Williams Ave Fallon NV 0007064 ATM ID 3893K Card 0567		100.00	


**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>
10/30		Non-WF ATM Withdrawal authorized on 10/30 70 S Main St Fallon NV 00380304657531834 ATM ID Td243722 Card 0567		42.50	
10/30		Non-Wells Fargo ATM Transaction Fee		2.50	
10/30		Purchase authorized on 10/30 Maverik #416 Fallon NV P00000000982781122 Card 0567		5.00	
10/30		Non-WF ATM Withdrawal authorized on 10/30 70 S Main St Fallon NV 00580304745136158 ATM ID Td243722 Card 0567		62.50	
10/30		Non-Wells Fargo ATM Transaction Fee		2.50	
10/30		Save As You Go Transfer Debit to XXXXXXXXXXXX9637		1.00	507.96
11/2		Vbs_Spotloan 8886816811 201101 1Facc1B3A777 Timothy Barnes	600.00		
11/2		Recurring Payment authorized on 10/30 Cash1-401 Stevereiter@T NV S380304705493433 Card 0567		37.75	
11/2		Purchase authorized on 10/31 Maverik #416 Fallon NV P00000000472892577 Card 0567		10.00	
11/2		ATM Withdrawal authorized on 10/31 2211 W Williams Ave Fallon NV 0002966 ATM ID 6562G Card 0567		200.00	
11/2		Purchase authorized on 10/31 Chevron/Fox Peak Fallon Fallon NV P00300305755913868 Card 0567		5.21	
11/2		Non-WF ATM Withdrawal authorized on 10/31 70 S Main St Fallon NV 00460305799877877 ATM ID Td243722 Card 0567		62.50	
11/2		Non-Wells Fargo ATM Transaction Fee		2.50	
11/2		Purchase authorized on 11/01 Maverik #416 Fallon NV P00000000076057743 Card 0567		10.00	
11/2		Purchase with Cash Back \$ 20.00 authorized on 11/01 Chevron/Fox Peak Fallon Fallon NV P00380306817278242 Card 0567		25.21	
11/2		Non-WF ATM Withdrawal authorized on 11/01 70 S Main St Fallon NV 00580306828236333 ATM ID Td243722 Card 0567		22.50	
11/2		Non-Wells Fargo ATM Transaction Fee		2.50	
11/2		Non-WF ATM Withdrawal authorized on 11/01 70 S Main St Fallon NV 00380306836085733 ATM ID Td243722 Card 0567		42.50	
11/2		Non-Wells Fargo ATM Transaction Fee		2.50	
11/2		Purchase authorized on 11/02 Maverik #416 Fallon NV P00000000271501010 Card 0567		10.00	
11/2		Non-WF ATM Withdrawal authorized on 11/02 70 S Main St Fallon NV 00380307650993442 ATM ID Td243722 Card 0567		162.50	
11/2		Non-Wells Fargo ATM Transaction Fee		2.50	
11/2		Non-WF ATM Withdrawal authorized on 11/02 70 S Main St Fallon NV 00580307703903582 ATM ID Td243722 Card 0567		62.50	
11/2		Non-Wells Fargo ATM Transaction Fee		2.50	
11/2		Non-WF ATM Withdrawal authorized on 11/02 70 S Main St Fallon NV 00300307713139601 ATM ID Td243722 Card 0567		42.50	
11/2		Non-Wells Fargo ATM Transaction Fee		2.50	
11/2		Non-WF ATM Withdrawal authorized on 11/02 70 S Main St Fallon NV 00300307724433537 ATM ID Td243722 Card 0567		42.50	
11/2		Non-Wells Fargo ATM Transaction Fee		2.50	
11/2		Purchase authorized on 11/02 City Liquor & Food Fallon NV P00580307732770829 Card 0567		7.78	
11/2		Purchase with Cash Back \$ 40.00 authorized on 11/02 Cvs/Pharm 09843--461 W Fallon NV P00000000773114467 Card 0567		60.00	
11/2		Save As You Go Transfer Debit to XXXXXXXXXXXX9637		7.00	280.01
11/3		Non-WF ATM Withdrawal authorized on 11/03 70 S Main St Fallon NV 00580308817764552 ATM ID Td243722 Card 0567		22.50	
11/3		Non-Wells Fargo ATM Transaction Fee		2.50	255.01
11/4		Purchase authorized on 10/30 W C W Corporate Fallon NV S460304702086566 Card 0567		140.00	
11/4		Non-WF ATM Withdrawal authorized on 11/04 855 Williams Fallon NV 00380309767708637 ATM ID Td230341 Card 0567		42.50	
11/4		Non-Wells Fargo ATM Transaction Fee		2.50	
11/4		Non-WF ATM Withdrawal authorized on 11/04 70 S Main St Fallon NV 00300310028955743 ATM ID Td243722 Card 0567		22.50	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/4		Non-Wells Fargo ATM Transaction Fee		2.50	
11/4		Non-WF ATM Withdrawal authorized on 11/04 70 S Main St Fallon NV 00380310055977154 ATM ID Td243722 Card 0567		22.50	
11/4		Non-Wells Fargo ATM Transaction Fee		2.50	
11/4		Save As You Go Transfer Debit to XXXXXXXXXXXX9637		1.00	19.01
11/5		Online Transfer From Barnes T Way2Save Savings xxxxxx9637 Ref #Ib096D52Bx on 11/05/20	9.00		
11/5		Purchase authorized on 11/05 City Liquor & Food Fallon NV P00580310803964041 Card 0567		5.79	
11/5		Purchase authorized on 11/05 Safeway #1517 Fallon NV P00580310856632968 Card 0567		10.97	11.25
<b>Ending balance on 11/5</b>					<b>11.25</b>
<b>Totals</b>			<b>\$2,205.65</b>	<b>\$2,194.42</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.

**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 10/07/2020 - 11/05/2020	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	\$0.02 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$600.00 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	30 <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 is 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.

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.

**IMPORTANT ACCOUNT INFORMATION:**



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**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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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 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).



## Wells Fargo Way2Save® Savings

### Statement period activity summary

Beginning balance on 10/7	\$0.00
Deposits/Additions	21.00
Withdrawals/Subtractions	- 21.00
<b>Ending balance on 11/5</b>	<b>\$0.00</b>

Account number: **7315319637****TIMOTHY C BARNES**

Nevada account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 321270742

### Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$1.83
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
10/19	Save As You Go Transfer Credit From XXXXXXXXXXXX5955	2.00		2.00
10/20	Save As You Go Transfer Credit From XXXXXXXXXXXX5955	7.00		
10/20	* Online Transfer to Barnes T Everyday Checking xxxxxx5955 Ref #Ib093Fny8N on 10/20/20		9.00	0.00
10/22	Save As You Go Transfer Credit From XXXXXXXXXXXX5955	1.00		1.00
10/23	Save As You Go Transfer Credit From XXXXXXXXXXXX5955	1.00		2.00
10/26	Save As You Go Transfer Credit From XXXXXXXXXXXX5955	1.00		
10/26	* Online Transfer to Barnes T Everyday Checking xxxxxx5955 Ref #Ib0943Vb4D on 10/24/20		2.00	
10/26	* Online Transfer to Barnes T Everyday Checking xxxxxx5955 Ref #Ib0945J665 on 10/24/20		1.00	0.00
11/2	Save As You Go Transfer Credit From XXXXXXXXXXXX5955	1.00		1.00
11/3	Save As You Go Transfer Credit From XXXXXXXXXXXX5955	7.00		8.00
11/5	Save As You Go Transfer Credit From XXXXXXXXXXXX5955	1.00		
11/5	* Online Transfer to Barnes T Everyday Checking xxxxxx5955 Ref #Ib096D52Bx on 11/05/20		9.00	0.00
<b>Ending balance on 11/5</b>				<b>0.00</b>
<b>Totals</b>		<b>\$21.00</b>	<b>\$21.00</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.

\* Indicates transaction counts toward the Regulation D and Wells Fargo savings withdrawal and transfer limit. Except outgoing wire transfers, there is no limit on the number of withdrawals or transfers made in person at an ATM or Wells Fargo location or on any types of deposits. For more information, please refer to your Account Agreement.

### 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 10/07/2020 - 11/05/2020

Standard monthly service fee \$5.00

You paid \$0.00

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**Monthly service fee summary (continued)**
**How to avoid the monthly service fee**Have any **ONE** of the following account requirements

- Minimum daily balance
- A daily automatic transfer from a Wells Fargo checking account
- Save As You Go® transfer from a Wells Fargo checking account
- A monthly automatic transfer from a Wells Fargo checking account
- The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)

Minimum required

This fee period

\$300.00

\$0.00 

\$1.00

\$0.00 

\$1.00

\$21.00 

\$25.00

\$0.00 

AM/AM



## IMPORTANT ACCOUNT INFORMATION

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**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.



### Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
<b>Total</b>	\$ _____

**C** Add **A** and **B** to calculate the subtotal. + \$ \_\_\_\_\_

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
<b>Total</b>	\$ _____

**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ \_\_\_\_\_

### General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
  - Tell us your name and account number (if any).
  - Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  - Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

