

Wells Fargo Everyday Checking

September 30, 2020 ■ Page 1 of 6



TINA T LY
6362 TOOLEY ST
SAN DIEGO CA 92114-1422

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 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 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 9/1	\$27.08
Deposits/Additions	2,929.71
Withdrawals/Subtractions	- 2,955.83
Ending balance on 9/30	\$0.96

Account number: **7712078794**

TINA T LY

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

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
9/1		Overdraft Fee for a Transaction Posted on 08/31 \$204.19 Purchase Authori Zed on 08/30 Victoria's Secret 0072 San Dieg		35.00	
9/1		Purchase authorized on 08/31 Instacart 8882467822 CA S580244787585597 Card 6683		208.41	-216.33
9/2		Overdraft Fee for a Transaction Posted on 09/01 \$208.41 Purchase Authori Zed on 08/31 Instacart 88824678		35.00	-251.33
9/4		Td Ameritrade, I EDI Pymnts EFT_299636 Tina Ly	1,167.86		
9/4		Earnin Active Paymentret xxxxx1860 Tina Ly		106.00	
9/4		Cash Central Epay 200904 Trk-1637791 Tina Ly		288.73	
9/4		Digit.CO Subscripnt 1J6S4B8Pph6Djr Tina Ly		2.99	518.81
9/8		Money Transfer authorized on 09/05 From Earnin-Activehours CA S00580249574911698 Card 6683	100.00		
9/8		Money Transfer authorized on 09/06 From Earnin-Activehours CA S00380250357807614 Card 6683	100.00		
9/8		Purchase authorized on 09/04 FD *CA Dmv 605 Laguna Hills CA S300248830108972 Card 6683		437.00	
9/8		Purchase authorized on 09/04 FD *CA Dmv 605 *Sv 800-777-0133 CA S380248830155805 Card 6683		10.06	
9/8		Purchase authorized on 09/04 Saigon Fish Grill Westminster CA S300249139890192 Card 6683		88.74	
9/8		Purchase authorized on 09/05 Dolls Kill Dollskill.Com CA S300249574708569 Card 6683		184.47	
9/8		Online Transfer Ref #Ib08Svv83C to Secured Card XXXXXXXXXXXX9974 on 09/08/20		18.54	
9/8		Self Lender Inc Payments 63268075 Everyday Checking		150.00	
9/8		Bright Money Saving0908 084106760170797 Tina Ly		2.73	
9/8		Digit.CO Rainy Day 1Fctz8Zevodime8 Tina Ly		0.13	-172.86
9/9		Overdraft Fee for a Transaction Posted on 09/08 \$184.47 Purchase Authori Zed on 09/05 Dolls Kill Dollskil		35.00	
9/9		Overdraft Fee for a Transaction Posted on 09/08 \$18.54 Online Transfer Ref #Ib08Svv83C to Secured Card XXXXXXXXXXXX9974 on 09/08/20		35.00	
9/9		Overdraft Fee for a Transaction Posted on 09/08 \$150.00 Self Lender Inc Payments 63268075 Everyday Checking		35.00	
9/9		Digit Funds Xfer 200908 Hello Digit Inc Tina Ly		0.12	-277.98
9/14		Purchase authorized on 09/11 Shein.Com London Gbr S300255393146405 Card 6683		34.58	
9/14		Purchase authorized on 09/12 MR. Obanyaki Desse Monterey Park CA S460257057865283 Card 6683		28.38	-340.94
9/15		Overdraft Fee for a Transaction Posted on 09/14 \$34.58 Purchase Authori Zed on 09/11 Shein.Com London		35.00	
9/15		Overdraft Fee for a Transaction Posted on 09/14 \$28.38 Purchase Authori Zed on 09/12 MR. Obanyaki Desse Monterey		35.00	
9/15		Purchase authorized on 09/13 AT&T*Bill Payment 800-331-0500 TX S460258161476010 Card 6683		159.61	-570.55
9/16		Overdraft Fee for a Transaction Posted on 09/15 \$159.61 Purchase Authori Zed on 09/13 AT&T*Bill Payment 800-331-		35.00	-605.55
9/18		Td Ameritrade, I EDI Pymnts EFT_317815 Tina Ly	1,004.91		
9/18		RTP From Hello Digit, Inc. on 09/18 Ref#20200918021000021P1Brijpm00010045772 Rainy Day	51.35		
9/18		Earnin Active Paymentret xxxxx1403 Tina Ly		106.00	
9/18		Earnin Active Paymentret xxxxx5125 Tina Ly		106.00	
9/18		Digit.CO Instantfee 2U2Cipwuh07Jk2 Tina Ly		0.99	237.72
9/21		Money Transfer authorized on 09/19 From Earnin-Activehours CA S00580264048243597 Card 6683	100.00		
9/21		Cash Central Epay 200921 Trk-1663433 Tina Ly	255.00		
9/21		Non-WF ATM Withdrawal authorized on 09/18 *Valley-Almanson Alhambra CA 00300263129396027 ATM ID Ican5503 Card 6683		83.00	
9/21		Non-Wells Fargo ATM Transaction Fee		2.50	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/21		Purchase authorized on 09/18 Shell Service Station Pomona CA P00460263149175657 Card 6683		45.03	
9/21		Purchase authorized on 09/19 Ralphs #0 13321 Jambor Tustin CA P00000000779735097 Card 6683		65.48	
9/21		Purchase authorized on 09/19 Chevron/Csi-201233/1491 Tustin CA P00580263267005619 Card 6683		17.82	
9/21		Purchase authorized on 09/19 Tokyo Central Costa Mesa CA P00000000677923822 Card 6683		22.95	
9/21		Purchase authorized on 09/19 Tu Thanh San Diego CA S380264054926987 Card 6683		105.01	
9/21		Bright Money Saving0921 084106760208684 Tina Ly		70.00	
9/21		Digit.CO Rainy Day 2Jnnuvylvxihoy5 Tina Ly		0.51	180.42
9/22		Purchase authorized on 09/20 Amzn Mktp US*M46Bu Amzn.Com/Bill WA S380264360391256 Card 6683		166.88	
9/22		Digit Funds Xfer 200921 Hello Digit Inc Tina Ly		0.49	13.05
9/23		Earninactivehour Payment SD1700 xxxxx3967 Tina Ly	100.00		
9/23		Digit.CO Rainy Day 2Ukaajszail_Xpa Tina Ly		0.09	112.96
9/24		Digit Funds Xfer 200923 Hello Digit Inc Tina Ly		0.09	
9/24		Digit.CO Rainy Day 2Zbs0Pvwxhfu1Ru Tina Ly		1.09	111.78
9/25		Money Transfer authorized on 09/24 From Earnin-Activehours CA S00580269093183905 Card 6683	50.00		
9/25		Venmo Verifyban 4493452336 Tina Ly	0.19		
9/25		Venmo Verifyban 4493452339 Tina Ly	0.40		
9/25		Venmo Verifyban 4493452343 Tina Ly		0.19	
9/25		Venmo Verifyban 4493452345 Tina Ly		0.40	
9/25		Digit Funds Xfer 200924 Hello Digit Inc Tina Ly		1.09	
9/25		Digit.CO Rainy Day 24Tyi8Hpb86Zu3W Tina Ly		1.11	159.58
9/28		Purchase authorized on 09/28 Venmo* VISA Direct NY S00380272645058161 Card 6683		24.00	
9/28		Digit Funds Xfer 200925 Hello Digit Inc Tina Ly		1.06	
9/28		Digit.CO Rainy Day 3lidbbhv-Tzugo0 Tina Ly		1.62	132.90
9/29		Digit Funds Xfer 200928 Hello Digit Inc Tina Ly		1.48	
9/29		Digit.CO Rainy Day 3N1Ayffyhalmfwi Tina Ly		1.32	130.10
9/30		Digit Funds Xfer 200929 Hello Digit Inc Tina Ly		1.25	
9/30		Aspiration P2P 200930 Tina Ly Wells Fargo		100.00	
9/30		Digit.CO Rainy Day 3Tegmiqfkzui84R Tina Ly		1.31	
9/30		Bright Money Saving0930 084106760235685 Tina Ly		26.58	0.96
Ending balance on 9/30					0.96
Totals			\$2,929.71	\$2,955.83	

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 Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$280.00	\$1,435.00
Total Returned Item Fees	\$0.00	\$350.00

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	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 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 09/01/2020 - 09/30/2020	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	-\$605.55 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,528.36 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	15 <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.



IMPORTANT ACCOUNT INFORMATION

Effective June 1, 2020, the Deposit Account Agreement has been updated.

In the section of the Deposit Account Agreement titled "Available balance, posting order, and overdrafts," the second bullet of the paragraph titled "Then, we sort your transactions into categories before we process them" under the subsection titled "How do we process (post) transactions to your account?" is deleted and replaced with the following: "Then, we process withdrawals/payments we have previously authorized and cannot return unpaid, such as debit card purchases, ATM withdrawals, account transfers, Online Bill Pay transactions, and teller-cashed checks. If we receive more than one of these transactions for payment from your account, we will generally sort and pay them based on the date and time you conducted the transactions. For a debit card transaction, if a merchant does not seek authorization from the Bank at the time of the transaction or you conducted the transaction more than 10 business days before we receive it for payment, we will use the date the transaction is received for payment from your account. For some transactions, such as Online Bill Pay transactions or teller-cashed checks, the time may be assigned by our systems and may vary from the time it was conducted. Multiple transactions that have the same time will be sorted and paid from lowest to highest dollar amount."

For questions, please call the number listed on your statement.

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.

