

Wells Fargo Everyday Checking

October 19, 2020 ■ Page 1 of 9



TONISA D MURPHY
4801 E SAHARA AVE APT 104
LAS VEGAS NV 89104-6321

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 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 9/18	-\$168.60
Deposits/Additions	6,116.30
Withdrawals/Subtractions	- 5,421.20
Ending balance on 10/19	\$526.50

Account number: **9274393454**

TONISA D MURPHY

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>
9/18		Syb LLC Direct Dep 200918 93771523874465J Murphy, Tonisa D	1,221.79		
9/18		Purchase authorized on 09/18 Costco Whse #0673 Henderson NV P00580262765562351 Card 4810		50.89	1,002.30
9/21		ATM Cash Deposit on 09/20 Nellis & Vegas Valley Las Vegas NV 0009333 ATM ID 9911H Card 4810	600.00		
9/21		Purchase authorized on 09/18 Opc*Nonfin Service 888-829-7302 NE S580262380587006 Card 4810		5.00	
9/21		Purchase authorized on 09/18 Opc*Westlake Finan 323-692-8800 CA S300262380598168 Card 4810		163.00	
9/21		Purchase authorized on 09/18 Port View Billing 855-9746435 NY S580262405558115 Card 4810		108.10	
9/21		Purchase authorized on 09/18 Cash App*Joseph NE 8774174551 CA S300262512430281 Card 4810		100.00	
9/21		Purchase authorized on 09/18 Dunkin #355277 Q35 Las Vegas NV S380262521222087 Card 4810		11.79	
9/21		Recurring Payment authorized on 09/18 Simple/Acima 801-987-3230 UT S300262617627078 Card 4810		90.47	
9/21		Purchase authorized on 09/18 Cash App*Tonisa*Ad 8774174551 CA S460263095654626 Card 4810		25.00	
9/21		Purchase authorized on 09/19 Dunkin #345465 Henderson NV S300263516821729 Card 4810		25.57	
9/21		ATM Withdrawal authorized on 09/19 Nellis & Vegas Valley Las Vegas NV 0001310 ATM ID 9911V Card 4810		200.00	
9/21		Purchase authorized on 09/20 Jack IN The Box 72 Las Vegas NV S300264261631904 Card 4810		13.38	
9/21		Purchase authorized on 09/20 Snips and Clips 4 Las Vegas NV S460264715963379 Card 4810		71.85	
9/21		Purchase authorized on 09/20 Sq *Lvci - 6022 Gr Las Vegas NV S580264729163168 Card 4810		26.77	
9/21		Purchase authorized on 09/20 Arco #42438 Ampm Las Vegas NV P0000000030316979 Card 4810		38.35	
9/21		ATM Withdrawal authorized on 09/20 9683 Campo Rd Spring Valley CA 0009195 ATM ID 2118K Card 4810		100.00	
9/21		Purchase authorized on 09/21 Cricket Wrts #70159756 Las Vegas NV P00000000689452167 Card 4810		119.81	503.21
9/22		ATM Cash Deposit on 09/22 2658 W Horizon Ridge Park Henderson NV 0007858 ATM ID 1722E Card 4810	400.00		
9/22		Purchase authorized on 09/20 6109 El Pollo Loco Las Vegas NV S380264767973990 Card 4810		27.09	
9/22		Purchase authorized on 09/21 Amzn Mktp US*M4001 Amzn.Com/Bill WA S300265608625894 Card 4810		121.07	
9/22		Purchase authorized on 09/21 Prime Video*M44Xb0 888-802-3080 WA S580266114479157 Card 4810		7.99	
9/22		ATM Withdrawal authorized on 09/22 9683 Campo Rd Spring Valley CA 0009557 ATM ID 2118K Card 4810		50.00	
9/22		Acima 8012971982 F9210Fcbe103 Tonisa Murphy		191.18	505.88
9/23		Purchase authorized on 09/21 Cricket Wireless 855-246-2461 FL S300265841016380 Card 4810		13.00	
9/23		Purchase authorized on 09/21 Amzn Mktp US*M413T Amzn.Com/Bill WA S580266014114191 Card 4810		25.62	
9/23		Purchase authorized on 09/21 Amzn Mktp US*M4450 Amzn.Com/Bill WA S380266129107822 Card 4810		16.10	
9/23		Purchase authorized on 09/22 Dunkin #355277 Q35 Las Vegas NV S300266545565858 Card 4810		1.79	
9/23		Purchase authorized on 09/23 Wal-Mart Store Las Vegas NV P00000000882995482 Card 4810		202.82	246.55
9/24		Purchase authorized on 09/22 Burger King #13105 Las Vegas NV S460267097133808 Card 4810		25.45	
9/24		ATM Withdrawal authorized on 09/24 9683 Campo Rd Spring Valley CA 0009744 ATM ID 2118K Card 4810		40.00	181.10



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 09/23 Dunkin #355277 Q35 Las Vegas NV S580267540049914 Card 4810		11.79	
9/25		Purchase authorized on 09/23 Dunkin #355277 Q35 Las Vegas NV S460267540858858 Card 4810		12.99	
9/25		Recurring Payment authorized on 09/24 Lemonade I* Lemona Lemonade.Com NY S300268451841707 Card 4810		16.92	
9/25		Purchase authorized on 09/24 Dunkin #345928 Q35 Las Vegas NV S380268526794409 Card 4810		10.92	128.48
9/28		Purchase Return authorized on 09/27 Cash App*Honest B 4153753176 CA S580270826717686 Card 4810	33.00		
9/28		Purchase Return authorized on 09/27 Cash App*Honest B 4153753176 CA S580270829726328 Card 4810	48.00		
9/28		ATM Cash Deposit on 09/27 Nellis & Vegas Valley Las Vegas NV 0003992 ATM ID 9911V Card 4810	44.00		
9/28		ATM Cash Deposit on 09/27 Nellis & Vegas Valley Las Vegas NV 0003994 ATM ID 9911V Card 4810	290.00		
9/28		Purchase authorized on 09/24 Burger King #13105 Las Vegas NV S380269051487343 Card 4810		10.84	
9/28		Purchase authorized on 09/24 Amzn Mktp US*M44Yr Amzn.Com/Bill WA S580269247696915 Card 4810		14.08	
9/28		Purchase authorized on 09/26 Dunkin #355277 Q35 Las Vegas NV S380270518396991 Card 4810		12.33	
9/28		Purchase authorized on 09/26 Cash App*Honest B 8774174551 CA S380270822913849 Card 4810		10.00	
9/28		Purchase authorized on 09/26 Cash App*Honest B 8774174551 CA S580270826717686 Card 4810		33.00	
9/28		Purchase authorized on 09/26 Cash App*Honest B 8774174551 CA S580270829726328 Card 4810		48.00	
9/28		Recurring Payment authorized on 09/27 Apple.Com/Bill 866-712-7753 CA S300271593630826 Card 4810		9.99	
9/28		Purchase authorized on 09/27 Redbox *Digital 866-733-2693 WA S300272120703084 Card 4810		2.99	402.25
9/29		Purchase authorized on 09/28 The Birthday Suit Las Vegas NV S460272599789942 Card 4810		82.00	320.25
9/30		Recurring Payment authorized on 09/28 Apple.Com/Bill 408-974-1010 CA S580272832714849 Card 4810		9.99	
9/30		Purchase authorized on 09/28 Apple Cash 1Infinitemoon CA S380273065832355 Card 4810		1.00	
9/30		Purchase authorized on 09/28 Apple Cash 1Infinitemoon CA S580273082752434 Card 4810		10.00	
9/30		Purchase authorized on 09/28 Apple Cash 1Infinitemoon CA S380273086547750 Card 4810		5.00	
9/30		Purchase authorized on 09/29 Dunkin #355277 Q35 Las Vegas NV S580273530938401 Card 4810		11.79	
9/30		Purchase authorized on 09/29 Rivas Mexican Gril Las Vegas NV S580273559191342 Card 4810		33.50	
9/30		Purchase authorized on 09/29 Amazon Prime*M408P Amzn.Com/Bill WA S460273792200660 Card 4810		5.99	
9/30		Purchase authorized on 09/29 Smiths #4 4965 E Sahar Las Vegas NV P00000000332618519 Card 4810		5.00	
9/30		Purchase authorized on 09/29 Rebel #2195 Las Vegas NV P00000000071222788 Card 4810		3.78	234.20
10/1		Money Transfer authorized on 10/01 From Murphy Tonisa NV S00380275856145364 Card 4810	14.75		
10/1		Recurring Payment authorized on 09/30 Apple.Com/Bill 866-712-7753 CA S460274650190184 Card 4810		6.99	
10/1		Purchase authorized on 09/30 Rebel #2195 Las Vegas NV P00000000870510913 Card 4810		5.29	
10/1		Purchase authorized on 10/01 Albertsons #403 Las Vegas NV P00000000275712061 Card 4810		19.93	
10/1		ATM Withdrawal authorized on 10/01 6411 University Ave San Diego CA 0002342 ATM ID 2117V Card 4810		20.00	196.74



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>
10/2		Syb LLC Direct Dep 201002 52807766061365J Murphy, Tonisa D	961.54		
10/2		My Deals Cash Back for Dunkin' Donuts	0.59		
10/2		ATM Cash Deposit on 10/02 4016 S. Rainbow Blvd Las Vegas NV 0002354 ATM ID 4264O Card 4810	450.00		
10/2		Purchase authorized on 09/30 Dunkin #355277 Q35 Las Vegas NV S380274541548062 Card 4810		17.20	
10/2		Purchase authorized on 10/01 Dunkin #355277 Q35 Las Vegas NV S580275548209053 Card 4810		11.79	
10/2		Purchase authorized on 10/01 Rebel #2195 Las Vegas NV P00000000777258766 Card 4810		3.00	
10/2		Purchase authorized on 10/02 Rebel #2156 Las Vegas NV P00000000687791952 Card 4810		9.00	1,567.88
10/5		Purchase authorized on 10/01 Apple Cash 1InfiniLoop CA S300275848826917 Card 4810		15.00	
10/5		Purchase authorized on 10/01 Little Caesars #33 702-431-7700 NV S460276054658372 Card 4810		33.65	
10/5		Recurring Payment authorized on 10/01 Disneyplus 888-9057888 CA S300276244009713 Card 4810		12.99	
10/5		Purchase authorized on 10/02 Apple.Com/Bill 866-712-7753 CA S300276269058027 Card 4810		1.99	
10/5		Purchase authorized on 10/02 Dunkin #355277 Q35 Las Vegas NV S580276547752287 Card 4810		17.20	
10/5		Purchase authorized on 10/02 Property Payment R 805-6992040 CA S580276555873941 Card 4810		744.77	
10/5		Purchase authorized on 10/02 Property Payment R 805-6992040 CA S460276564657498 Card 4810		290.95	
10/5		Purchase authorized on 10/02 Rebel #2195 Las Vegas NV P00000000087586487 Card 4810		5.29	
10/5		Purchase authorized on 10/02 Apple.Com/Bill 800-275-2273 CA S460277239652392 Card 4810		1.99	
10/5		Purchase authorized on 10/03 Dunkin #355277 Q35 Las Vegas NV S460277557895802 Card 4810		11.79	
10/5		Purchase authorized on 10/03 Target T- 4001 S Maryl Las Vegas NV P00000000089471765 Card 4810		14.70	
10/5		Purchase authorized on 10/03 Rebel #2156 Las Vegas NV P00000000876397014 Card 4810		36.01	
10/5		Purchase authorized on 10/03 WM Superc Wal-Mart Sto Las Vegas NV P00000000776543234 Card 4810		58.17	
10/5		Purchase authorized on 10/03 Pilot #0282 Barstow CA P00300278113345606 Card 4810		25.00	
10/5		Purchase authorized on 10/04 Wal-Mart #5684 LA Mesa CA P00000000873512264 Card 4810		90.55	
10/5		Purchase authorized on 10/04 Costco Gas #0469 LA Mesa CA P00580278769266088 Card 4810		22.06	185.77
10/6		ATM Cash Deposit on 10/06 4016 S. Rainbow Blvd Las Vegas NV 0003667 ATM ID 4264O Card 4810	1,120.00		
10/6		Purchase authorized on 10/04 Loves Country 0000 Barstow CA S460278857291751 Card 4810		27.00	
10/6		Purchase authorized on 10/05 Rivas Mexican Gril Las Vegas NV S460279751350652 Card 4810		43.86	
10/6		Purchase authorized on 10/05 Rebel #2195 Las Vegas NV P00000000885263918 Card 4810		10.88	1,224.03
10/7		Purchase authorized on 10/05 CA Dmv Fee 678-7315516 CA S460280024845865 Card 4810		0.04	
10/7		Purchase authorized on 10/05 State of Calif Dmv 800-7770133 CA S580280024859251 Card 4810		2.00	
10/7		Purchase authorized on 10/05 CA Dmv Fee 678-7315516 CA S380280039485137 Card 4810		0.04	
10/7		Purchase authorized on 10/05 State of Calif Dmv 800-7770133 CA S460280039486780 Card 4810		2.00	
10/7		Purchase authorized on 10/06 Wal-Mart #3355 Las Vegas NV P00000000082841427 Card 4810		56.73	



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>
10/7		Purchase authorized on 10/06 Rebel #2195 Las Vegas NV P0000000589015206 Card 4810		1.89	
10/7		Purchase authorized on 10/07 Smiths #4 4965 E Sahar Las Vegas NV P0000000786964354 Card 4810		27.04	
10/7		Purchase with Cash Back \$ 40.00 authorized on 10/07 Albertsons #402 Las Vegas NV P0000000382247688 Card 4810		50.82	
10/7		WF Payment Oct 07 13139595 Tonisa Murphy		334.19	749.28
10/8		Purchase authorized on 10/06 Dunkin #355277 Q35 Las Vegas NV S460280555673311 Card 4810		17.20	
10/8		Purchase authorized on 10/06 Cricket Wireless 855-246-2461 FL S380280693381262 Card 4810		91.65	
10/8		Purchase authorized on 10/07 Pp*Dutchbrosll Grants Pass OR S460281546403082 Card 4810		13.13	627.30
10/9		Purchase authorized on 10/07 Amzn Mktp US*Mk9Ot Amzn.Com/Bill WA S380282101961930 Card 4810		7.58	
10/9		Purchase authorized on 10/08 Apple.Com/Bill 866-712-7753 CA S380282302086314 Card 4810		1.99	
10/9		Purchase authorized on 10/08 Rebel #2156 Las Vegas NV P0000000972220706 Card 4810		38.00	
10/9		Purchase authorized on 10/09 Target T- 1200 S Nelli Las Vegas NV P0000000481640416 Card 4810		24.14	
10/9		Ram Pmt 201008 89458 Tonisa Murphy		118.45	437.14
10/13		Purchase Return authorized on 10/11 Abcmouse.Com* 800-633-3331 CA S620285546825980 Card 4810	29.95		
10/13		Mobile Deposit : Ref Number :016120334627	114.00		
10/13		Money Transfer authorized on 10/13 From Murphy Tonisa NV S00380287685435901 Card 4810	15.75		
10/13		Purchase authorized on 10/08 Tnt Nails Las Vegas NV S460283041571128 Card 4810		126.00	
10/13		Purchase authorized on 10/09 Pp*Dutchbrosll Grants Pass OR S460283522941369 Card 4810		13.13	
10/13		Recurring Payment authorized on 10/10 Abcmouse.Com* 800-633-3331 CA S380284392891404 Card 4810		29.95	
10/13		Purchase authorized on 10/10 Pp*Dutchbrosll Grants Pass OR S300284545089621 Card 4810		13.13	
10/13		Purchase authorized on 10/11 Apple.Com/Bill 866-712-7753 CA S300285351416525 Card 4810		1.99	
10/13		Recurring Payment authorized on 10/11 Apple.Com/Bill 866-712-7753 CA S300285351427613 Card 4810		2.99	
10/13		Purchase authorized on 10/11 Pp*Dutchbrosll Grants Pass OR S460285546063613 Card 4810		13.13	
10/13		Purchase authorized on 10/11 Rivas Mexican Gril Las Vegas NV S580285565306319 Card 4810		33.50	
10/13		Purchase authorized on 10/11 Pp*Dutchbrosll Grants Pass OR S300285832889107 Card 4810		17.50	
10/13		Purchase authorized on 10/11 Smiths Fo 3850 E. Flam Las Vegas NV P0000000486451167 Card 4810		16.93	
10/13		ATM Withdrawal authorized on 10/13 6411 University Ave San Diego CA 0004248 ATM ID 2117V Card 4810		20.00	308.59
10/14		Purchase authorized on 10/12 Starbucks Store 02 Las Vegas NV S300286635464439 Card 4810		18.04	
10/14		Purchase authorized on 10/12 Little Caesars #33 Las Vegas NV S460286640144721 Card 4810		19.51	
10/14		Recurring Payment authorized on 10/13 Sxm*Siriusxm.Com/A 888-635-5144 NY S380287330799389 Card 4810		26.70	
10/14		Purchase authorized on 10/14 Wal-Mart Super Center Las Vegas NV P0000000534092261 Card 4810		42.82	201.52
10/15		Purchase authorized on 10/13 Starbucks Store 02 Las Vegas NV S300287578098711 Card 4810		12.57	
10/15		Purchase authorized on 10/14 Quick Clean Car W Las Vegas NV S300288852377173 Card 4810		15.00	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/15		Purchase authorized on 10/14 DD's Discounts #5259 Las Vegas NV P0000000839594167 Card 4810		8.10	
10/15		ATM Withdrawal authorized on 10/15 6411 University Ave San Diego CA 0004558 ATM ID 2117V Card 4810		60.00	
10/15		ATM Withdrawal authorized on 10/15 6411 University Ave San Diego CA 0004565 ATM ID 2117V Card 4810		40.00	65.85
10/16		Syb LLC Direct Dep 201016 77105683842965J Murphy, Tonisa D	769.92		
10/16		Purchase authorized on 10/14 Starbucks Store 02 Las Vegas NV S380288539297571 Card 4810		12.57	
10/16		ATM Withdrawal authorized on 10/16 6411 University Ave San Diego CA 0004855 ATM ID 2117V Card 4810		20.00	803.20
10/19		Money Transfer authorized on 10/17 From Tonisa Murphy NV S00460291257225849 Card 4810	1.75		
10/19		My Deals Cash Back for Starbucks (Corpor	0.63		
10/19		My Deals Cash Back for Starbucks (Corpor	0.63		
10/19		Purchase authorized on 10/14 Mangonaeda Station Las Vegas NV S460289110966665 Card 4810		30.18	
10/19		Purchase authorized on 10/15 Starbucks Store 02 Las Vegas NV S580289552287905 Card 4810		12.57	
10/19		Purchase authorized on 10/16 Rebel #2195 Las Vegas NV P0000000933804802 Card 4810		40.00	
10/19		Purchase authorized on 10/17 Cash App*Cash Card 8774174551 CA S460291253359587 Card 4810		5.00	
10/19		Purchase authorized on 10/17 Cash App*Tonisa Mu 8774174551 CA S300291254591283 Card 4810		2.00	
10/19		Purchase authorized on 10/17 Amzn Mktp US*2T9Hb Amzn.Com/Bill WA S380291263512922 Card 4810		15.17	
10/19		Purchase authorized on 10/17 Starbucks Store 02 Las Vegas NV S380291526038088 Card 4810		12.57	
10/19		ATM Withdrawal authorized on 10/17 Paradise Valley Las Vegas NV 0009574 ATM ID 9930R Card 4810		100.00	
10/19		Purchase authorized on 10/17 Little Caesars #33 702-431-7700 NV S580291695241582 Card 4810		28.72	
10/19		Purchase authorized on 10/18 Rivas Mexican Gril Las Vegas NV S460292577629131 Card 4810		33.50	526.50
Ending balance on 10/19					526.50
Totals			\$6,116.30	\$5,421.20	

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	\$0.00	\$280.00
Total Returned Item Fees	\$0.00	\$0.00

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	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$35.00

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 09/18/2020 - 10/19/2020	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	\$65.85 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,953.25 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	113 <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

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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.

