

Wells Fargo Everyday Checking

September 24, 2020 ■ Page 1 of 6



SABRINA L BRUMMER
887 SANTA DOROTEA CIR
ROHNERT PARK CA 94928-2290

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 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 8/26	-\$4.49
Deposits/Additions	1,367.57
Withdrawals/Subtractions	- 1,359.20
Ending balance on 9/24	\$3.88

Account number: **5997497978**

SABRINA L BRUMMER

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>
8/31		ATM Cash Deposit on 08/30 Rohnert Park Main Rohnert Park CA 0003091 ATM ID 9974B Card 3543	6.00		1.51
9/1		Ssi Treas 310 Xsupp Sec 090120 xxxxx2128 Ssi Sabrina M Brummer	945.04		
9/1		Zelle to Chalmers Mark on 09/01 Ref #Pp08RN8x77		100.00	
9/1		Purchase authorized on 09/01 The UPS Store #2392 63 Rohnert Park CA P0000000236651389 Card 3543		15.00	
9/1		Purchase authorized on 09/01 Cvs/Pharm 09928--6378 Rohnert Park CA P0000000371378343 Card 3543		20.11	811.44
9/2		Purchase authorized on 09/01 Cash Mgmt 8776834447 PA S300245413946574 Card 3543		139.40	
9/2		Purchase authorized on 09/01 Burger King #3554 Walnut Creek CA S300245715166908 Card 3543		14.06	
9/2		Purchase authorized on 09/01 Wal-Mart Wal-Mart Sto Rohnert Park CA P0000000979114730 Card 3543		24.38	
9/2		Purchase authorized on 09/01 Wal-Mart Store Rohnert Park CA P0000000435569835 Card 3543		78.67	
9/2		Purchase authorized on 09/01 Wal-Mart #2468 Rohnert Park CA P0000000486137410 Card 3543		13.00	
9/2		Fingerhut Payment 200901 99044620 Brummer Sabrina		21.82	
9/2	133	Check		300.00	220.11
9/3		Purchase authorized on 09/01 Safeway #0918 Rohnert Park CA S300245853143463 Card 3543		3.65	
9/3		Purchase authorized on 09/01 Safeway #0918 Rohnert Park CA S30024585325234 Card 3543		8.69	
9/3		Purchase authorized on 09/01 Fidelity Life Asso 800-369-3990 IL S380246218684804 Card 3543		24.23	
9/3		Purchase authorized on 09/02 Totalav.Com 8443466837 Gbr S580246721936776 Card 3543		8.99	
9/3		Purchase authorized on 09/02 Foxtail Golf Club Petaluma CA S380247012582412 Card 3543		5.50	169.05
9/4		Recurring Payment authorized on 09/03 Apple.Com/Bill 866-712-7753 CA S580247257440945 Card 3543		9.99	
9/4		Purchase authorized on 09/03 Big Lots Stores - Rohnert Park CA S300247687028471 Card 3543		17.44	
9/4		Zelle to Chalmers Mark on 09/04 Ref #Pp08Sbshfw		80.00	61.62
9/8		Recurring Payment authorized on 09/03 Apple.Com/Bill 866-712-7753 CA S460247658372331 Card 3543		2.99	
9/8		Purchase authorized on 09/04 Wal-Mart Wal-Mart Sup Rohnert Park CA P0000000486543997 Card 3543		9.08	
9/8		Purchase authorized on 09/05 Safeway #0918 Rohnert Park CA P00460250130093815 Card 3543		16.85	
9/8		Recurring Payment authorized on 09/06 Apple.Com/Bill 866-712-7753 CA S460250267648043 Card 3543		6.99	
9/8		Purchase authorized on 09/06 Amzn Mktp US*Mu6R2 Amzn.Com/Bill WA S380250821733302 Card 3543		12.78	
9/8		Purchase authorized on 09/07 Safeway #0998 Healdsburg CA P00460251756939218 Card 3543		12.93	0.00
9/11		Edeposit IN Branch/Store 09/11/20 02:30:37 Pm 5 Padre Pkwy Rohnert Park CA 7978	203.64		
9/11		Withdrawal Made In A Branch/Store		100.00	
9/11		Zelle to Chalmers Mark on 09/11 Ref #Pp08Tjnpj		80.00	23.64
9/14		Recurring Payment authorized on 09/11 Foreclosurefortune 888-4923711 CA S460256065700036 Card 3543		69.90	
9/14		Recurring Payment authorized on 09/11 Onlineeduc* Shaw A WWW.Shawacade NY S580256066417941 Card 3543		69.99	-116.25
9/15		Credit for Overdraft Fees	70.00		
9/15		Card Provisional Credit 20915202852	141.89		
9/15		Recurring Payment authorized on 09/13 Foreclosurefortune 888-4923711 CA S300257293610777 Card 3543		1.00	94.64



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/17		Purchase authorized on 09/16 Cvs/Pharmacy #0307 Richmond CA S380261171847870 Card 8559		7.06	
9/17		Purchase authorized on 09/17 Safeway #0918 Rohnert Park CA P00460261761725965 Card 8559		2.04	85.54
9/18		Card Provisional Credit 20915202852	1.00		
9/18		Purchase authorized on 09/17 Order.Wish.Com WWW.Wish.Com CA S300261340310132 Card 8559		21.42	
9/18		Purchase authorized on 09/17 Foodmaxx#468 Ro Rohnert Park CA P00000000489668143 Card 8559		9.16	
9/18		Purchase authorized on 09/18 Safeway #0918 Rohnert Park CA P00300262675227434 Card 8559		4.55	51.41
9/21		Zelle to Chalmers Mark on 09/18 Ref #Pp08Vtwnrf		25.00	
9/21		Purchase authorized on 09/19 Wal-Mart #1755 Rohnert Park CA P00000000177030189 Card 8559		21.65	
9/21		Purchase authorized on 09/19 Wal-Mart #1755 Rohnert Park CA P00000000784119907 Card 8559		0.88	3.88
Ending balance on 9/24					3.88
Totals			\$1,367.57	\$1,359.20	

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 checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
133	9/2	300.00

Items returned unpaid

Date	Description	Amount
9/9	Lendumo Db Online Pmt 090420 2009041307595Ds Sabrina Brummer Reference # 096016930009892	302.24

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 08/26/2020 - 09/24/2020	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	\$3.88 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$945.04 <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:



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.

